32 PAGES

SATURDAY NIGHT.

SECTION 1. PAGES 1 TO 16

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THE FRONT PAGE

IF put to it the average mortal would probably acknowledge a very indefinite idea of where Atchison, Kansas, is located; what sort of a place it is and what the people do. There is one thing, however, that he would be likely to know and that is that it is the home of Ed. Howe's Atchison Daily Globe. It is the one instance that I know of where a newspaper has made the reputation for the town it lives in.

I am given to referring to Atchison and The Globe by reason of the fact that E. W. Howe has sold his newspaper property (presumably for less than it was worth) and has retired to his farm, "Potato Hill," there to continue writing as he pleases with no man to rattle "copy boxes" in his ears, no indignant subscriber to walk in unbidden and no one to poke a six shooter in his face, as has been done before now.

Howe acknowledges to 57 years, and as he is Howe and usually tells the truth, I am inclined to believe him. He wears an Elbert Hubbard tie, and has the high forehead that usually comes at that time of life. Howe is also an ardent admirer of the same Hubbard, a matter of questionable taste, but that is neither here nor there.

When Ed. Howe's paper budded into life and began to have an international reputation Atchison, Kansas, was a cross roads town, but it had prospects. In those days it was a warm rival of Kansas city, but by one of those peculiar freaks of people and nature, which no man can fathom, unless the engineers who lay out the railway routes can explain, Kansas City became the shipping point for the cattle trade of the Middle West, though its location on the muddy old Missouri was no better than was that of Atchison. However, be this as it may Kansas City has become a centre of importance in the Western United States, while old Atchison slumbers on, a shopping centre for the farmers round about, and the home of such as have grown tired of raising wheat and corn, and pine for a trifle of paved streets, electric cars (they run every twenty minutes) and the "opera house."

Ed. Howe and The Globe did not wait for Atchison. The paper grew in wealth and influence even while the old town slept. The Globe with that strong personality back of it attained an international reputation, while one could scarce find its birthplace on the map.

"Hereafter," writes Howe in the first issue of his new monthly, which he calls "A Farmer's Magazine for Town People," "I shall celebrate the 31st of December as others celebrate the Fourth of July, Christmas, the bishop's birthday, or Thanksgiving, for on that day I carried my old typewriter from the office where I had worked so long, and retired. The paper was prosperous and had some reputation, but I sacrificed it. . . . In conducting a newspaper you must advance; you can't drop back without danger of going to pieces. The paper had always an unnatural circulation, an unnatural earning power. To keep it at that point and advance as well, demanded so much that I could not stand it, at the age of 57. I cut out that income and started a magazine, which will probably pay expenses. It was a fool trick, you will say, but it was really the smartest thing I ever did in my life, for the reason that I had too much to do."

Howe also lets us into the trade secrets to the extent of saying that this income he refers to amounted to from $20,000 to $25,000 per annum, and when it is considered that the man accomplished this with a local paper in a quiet, peaceful town of 15,000 where nothing ever happens, and where about one-third of the population are colored and not much given to reading even Howe's products, what he did can be better appreciated.

Like many successful men, no matter what their calling may be, E. W. Howe is dogmatic. With him there is but one point of view; if it isn't yours, well, you're a dern fool. If, for instance, people chance to believe in Christian Science, they must be either crazy or are vainly endeavoring to fool themselves. Howe also believes thoroughly in that old maxim that nothing succeeds like success. One of his heroes is Rockefeller, another is Carnegie, and a third is Jim Hill. Howe reasons that they must be superior to their neighbors, else how do you account for their success? In Howe's mind, apparently, there is no distinction (though I may be doing the man an injustice) between the money making faculty as emphasized in Rockefeller, and a bigger, broader humanitarianism as indicated in Andrew Carnegie.

However, when Howe gets after the lazy, shiftless man he is at his best. He believes that a man who cannot find work, cannot do work when he finds it. The reason that a man cannot find work is because he is not worth his salt. The world is clamoring for good men but too many are so busy howling over their alleged wrongs that they neglect to accept the chances offered.

After an experience of forty years Howe has come to the conclusion that work and lots of it is the salvation of mankind. If Howe was in charge of the paupers of England there would not be 1,700,000 of them at the present moment. But at the same time this man Howe has sense enough to know when to quit himself—a thing that many men in wider fields have failed to realize.

The success of Howe as a writer is largely due to the fact that he is always Ed. Howe. He has written among other things books of travel which have had a wide sale, and have yet for that matter. He travelled and saw things which he described, not in hifalutin style, but as a man close to the soil. He saw things as a man from Kansas, and told of them in a manner that his readers understood.

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THE considerable section of the community which favors the reciprocity pact and which has no doubt been distressed by the antagonism which the Taft-Fielding treaty has aroused in many quarters, has reason to rejoice over an incident which has escaped the attention of Eastern newspapers. From a Calgary source one learns that the inmates of Ponoka Insane Asylum near Strathcona, Alberta, have in conclave assembled passed a resolution in favor of the treaty. Surely this will cheer the drooping spirits of the reciprocity advocates. It gives the lie to the assertion that Shakespeare makes through the lips of Rosalind: "The poet, the lunatic and the lover are all compact and of one mind." Leaving the lovers out of the matter, it would appear that the poets and lunatics are divided on this question. As has been pointed out in these columns in the past, the poets, almost to a man, are against the pact, and have not hesitated to indulge in a generous expenditure of ink and midnight oil to prove it. Now it would appear that the lunatics are equally emphatic in favor of reciprocity! Such divisions appear to be inevitable in times of great national excitement.

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THE recent celebration of St. Patrick's day seems to have been the most peaceful and optimistic that the Irish have ever known. The so-called patriotic party and its adherents on this side of the Atlantic seem confident that before another seventeenth of March shall dawn Home Rule will be an established fact. There were some pessimists, however, among those who sent out messages suitable to the day. William O'Brien, ardent Home Ruler



THE DICTATOR OF MEXICO.

Porfirio Diaz, who has ruled his country with firmness and wisdom, is said to be fatally ill, and anarchy may for a time follow his demise.

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though he is, says: "Let us all hope for the best, but not hope too much." He thinks his rival, John Redmond, has made a mistake by involving Ireland in British party quarrels. Lord Dunraven, also a Home Ruler, is even more outspoken. "Ireland," he says, "is to drag the chestnuts out of the fire, if she can, for the Radicals to eat, and she will be burned." He declares that when Home Rule comes, as he believes it inevitably will come, it will be Home Rule on the Federal principle, "a measure consonant with a strong well balanced Imperial Parliament." Lord Dunraven's idea of Home Rule is one that appeals to the average impartial Canadian observer. The Irish question figures very little in Canadian politics and even in American politics it seems to have ceased to be a large factor. The United States politician is no longer afraid to allude to Great Britain as one of the civilized nations of the earth. On this side of the Atlantic everyone would welcome a measure that would take it out of politics for all time, and the federal system seems to be the fairest solution for all sections of Ireland.

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IN his recent address before the Ontario Law Society, Hon. Clifford Sifton gave utterance to some ideas which may well bear consideration. One of these was his call for independence in our public life to-day. Of personal independence he has recently given proof. In an ever-changing scene, such as every nation—especially every young nation, like Canada—must be, his refusal to be bound by any party name savors of common sense. Party traditions are a good thing when they produce a tone of honor and generosity which acts as a check and antidote to the machinations of the self-seekers who will send any party to the everlasting bow-wows if given a free hand. But it is absurd to tie up economic principles with party traditions, because the meat of one generation may be the poison of the next. As a matter of fact the two elements refuse to coalesce. They are as antagonistic as oil and water. Therefore, whenever an economic issue like reciprocity arises in our politics, it produces sporadic outbreaks of independence, and sows the seeds of disintegration in the old parties.

Another point taken up by Mr. Sifton was the lawyer as a legislator. He (himself a lawyer) was of the opinion that there should be more lawyers in Parliament than there are now. This is a reversal of the idea so frequently expressed in farmers' gatherings and other commercial assemblages. One thinks that the whole situation is sized up in a homely motto usually employed for snubbing the young "Handsome is as handsome does." When a lawyer plays straight in Parliament, looks after the interest of his constituents, shows a broadminded zeal for the country's good and keeps the "jokers" out of corporation measures, there can be no more useful legislator. When he employs his skill to wreck the interests of other constituencies distant from his own, acts as a "blocker" to check investigation of questionable transactions and privately connives at the insertion of "jokers" in corporation measures, he is a public menace We have both kinds in the House of Commons at Ottawa. An able lawyer is a very useful man in Parliament, but his constituents should keep their eyes on him, and if he behaves himself, voice their appreciation of him.

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THE relation between moustaches and military capacity is not very clear to the lay mind, but apparently it is important. A despatch states that owing to a rule of the regular army which is about to be adopted by the British militia, officers in the latter corps will be obliged to grow hair on the upper lip or resign. Consequently the Home Secretary, Hon. Winston Churchill, is in a quandary. He has no moustache, and he is a major in the militia of his home county. Now a clean shaven upper lip is a political asset to the politician who has a well formed mouth. It is very useful for indicating the curl of scorn when an opponent puts forward an argument not easily answered. It comes in handy for the smile of derision which serves so well to annoy a member speaking in the House of Commons when seen to illumine the features of a politician on the opposite side. It is of rare use as the physical symbol of ironic suggestion. Naturally, Winston Churchill, the hope of the British radicals, hates to conceal so potent a political weapon. But like a brave man he would fain, if necessary, die for his land on the battlefield; and if he fails to grow a moustache, this privilege will be denied him. Assuredly, he is between the horns of a dilemma. Come to think of it, the Boers did not pay much much attention to the niceties of hirsute adornment, but they proved "slim" fighters nevertheless

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A PROPOSAL has been made by the Ottawa committee which has charge of the proposal to erect in that city a monument to the late King Edward VII. that the site be the centre of the new plaza to be located between Dufferin and Sappers bridges. According to those familiar with the plans of the Government, this plaza will be the most important and beautiful spot in the Capital, and a site in the midst of it would be the most prominent in the city. It is not wonderful that a number of Ottawa citizens whose loyalty to Great Britain is beyond question, object to the proposal, and ask why King Edward should receive a more prominent position than his mother, under whose long reign Canada practically came into being as an entity in Imperial and world politics. It is suggested that, if monument there is to be in the plaza, it should be one to symbolize the birth and hopes of this nation. It seems a doubtful policy at best to fill a beautiful spot with effigies of the dead, and it needs no remarkable aesthetic insight to convince the ordinary man that the late King was hardly a suitable subject for an heroic statue. His reign can be commemorated by something in the way of a fountain or a pillar which would be genuinely artistic. If the spirits of the noble dead could gaze on some of the monuments to their memory which disfigure some of our Canadian cities, they would no doubt wish that they had never been permitted to spend their brief span of mortal life on this terrestrial sphere.

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THERE is a member of the Quebec House who believes that riding on railways free of charge is the legitimate right of all members of the Legislature, and with this in view Mr. Bissonette, who sits for Standstead, recently introduced a bill to that effect. He doesn't want to ride by "courtesy" of the railway, but by right of his occupying the position he does. He explains in his measure that the Legislative councillors and members of the Legislature no longer receive a mileage allowance, and in lieu of this he wants the railways operating within the province to make good the deficiency. This same question was brought up some years ago in the Federal House by the member for South York, Mr. Maclean's argument being that when railways now issue passes to members it is a species of bribery, whereas if it was a matter of law rather than custom, the bribing feature would cease to exist. As it now stands, members of the Federal House may utilize a railway pass and then charge up their mileage, which the Government pays. They collect from the railways on the one hand and from the Government on the other. As a matter of fact, there appears only one way out, and that is to pass laws which will prevent the railways giving passes to members of the Legislatures, the Federal Horse, the Senate, or to any one connected with the Governmental services, either Provincial or Federal. It is a low, cheap species of bribery on the part of the railways, and pilfering and petty larceny on the part of our Governmental bodies that should cease.

THE folly of allowing persons incapable of taking charge of institutions in which dangerous lunatics are incarcerated was well illustrated the other day at the Asylum of St. Benoit Joseph, which is located not far from Montreal. This asylum is in the hands of a body known as Belgian Brothers, and so little did these men appreciate their responsibilities that after the escape of two of the insane under their care—a guard being killed in the interval by one of the lunatics—the police were notified only after a long delay and the Coroner of the district not at all. There was, as a matter of fact, no attempt whatever to comply with the law so far as regards the Coroner, while the police were only called in some twenty-four hours after the escape of the two men, one of whom had not only murdered the guard, but had often expressed the desire to kill his own father and mother. Two days after the escape, one of the two lunatics was found wandering about the streets of Montreal, while up to the time this was written the would-be paracide was still at large. That men so devoid of common sense, and with no apparent knowledge of their obligations toward either the law or the public should be placed in charge of an asylum for the insane, would be incomprehensible anywhere in Canada, except in the Province of Quebec.

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ACCORDING to the London Times, England's pauper army has now risen to 1,709,000 souls. Forty-seven out of every one thousand residents of England and Wales are unable to feed, clothe and house themselves. Think of it, a population equal to upward of one-fifth of what Canada to-day contains, not knowing where the next meal is coming from, where they will rest o'night, and whether the clothes they possess will cover their nakedness on the morrow.

In this land where poorhouses are almost unknown, where work to do stands at every man's elbow, where old age pensions have never been seriously discussed, there being no need for them; where no man goes hungry if he will but make his wants known; it is hard to realize that such deplorable conditions can exist in another part of the Empire.

"Roughly speaking," says The Times, "one quarter of our paupers are children, one quarter men, and one-half women. Child pauperism has steadily diminished; but the reduction is mainly in the number of outdoor children The number of 'indoor' children has recently increased. About 110,000 persons, or one-fifth of the adult paupers, are classified as ordinarily able-bodied, but nearly two-

"Concerning Insurance."

We have been receiving so many requests for information and advice on insurance matters that a special department is now organized to deal with this subject. It will be in charge of an insurance expert who has had a broad experience in all parts of Canada and in the United States. The interest of the department will be that of the insuring public.

The Commissioner of Insurance of Minnesota, Hon. Mr. Hartigan, has truly said: "There is no subject of general interest in which the ignorance of the public is more general." Practically the only source of information available to the ordinary assured is his local agent, who can hardly be expected to criticise his own work or his own company. In fact many local insurance agents are acknowledging their own ignorance of many of the problems of this exceedingly technical subject, and to them this column will be open as well as to the general public.

thirds of these are women, and only one-third men. The number of healthy able-bodied persons in the workhouses and other Poor Law institution averages upwards of 17,000 persons on each day in the year.

"Nearly half of the total number of paupers are over 60 years of age, rather more than one-quarter are below the age of 16, almost exactly one-fourth are between the ages of 16 and 60.

"London is maintaining 15,800 more paupers than it was in the 80's, and the rate per 1,000 of the population, which was generally below that for the rest of England and Wales, has risen above it. The number of paupers in London is about 18,000 above the standard for England and Wales. The average cost per head per week for the whole county of London is 4s. 6d."

And now turn to the other side of the picture. London to-day spends more money upon the trivial things of life than is spent in all Canada; yes, spends it twice over. England, in spite of her army of 1,700,000 paupers, remains the banking house of the world. We borrow from England the wealth with which to establish the enterprises that will make self-respecting, independent citizens of this pauper army if they would but come over here and work. But there is the difficulty: Work.

For the older generation of these paupers there seems to be little or no help. A great majority come under the heading of the "long-term" pauper, men and women who will not work. But what of their children? Cannot they be made self-supporting, self-respecting citizens by wrenching them away of their old environments, and planting them anew in other lands?

It would be worth the trial?

* * *

IT is evident that Mr. Glen Campbell, the Herculean member for Dauphin, Manitoba, draws the color line The other day, after courteously alluding to Dr. Neely, member for Humboldt, as "the honorable gentleman," he informed the House of Commons that the said Neely was a liar. In fact, he called him many kinds of a liar. He pointed out that Dr. Neely had made insinuations against his honor, whom neither he nor even Jim Jeffries himself dare make outside the chamber. Now, for my part, I think it would have been still more convincing if Mr. Campbell had suggested to Dr. Neely that he get Jack Johnson to make the charges. A mill between the big black man and the muscular member from the land of the gopher and the prairie chicken, and the ancient haunt of the buffalo, would be a spectacle for the gods. But it is not to be. Glen Campbell, well qualified to be the hope of the white race, draws the color line.

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AS anticipated, the proposed amendments to the Ontario Insurance Act has brought to the surface a good deal of opposition. At the same time, Col. Hugh Clarke, who introduced and fathered this legislation, is to be congratulated upon the progress the Bill so far has made. That a bill of the magnitude of this one could not be properly considered except by a special committee is taken for granted, and it is to be hoped that this committee will continue its work upon the Bill during the recess as proposed.

So far as we can learn, those opposed to this Bill have not, up to the present, won a point of any considerable value. The objection to the clause which makes an agent's signature of some value to the assured as well as to the companies will hardly hold water, and will not, I think, have much weight with the members of this special legislative committee. That an agent should be able to fill in a form for insurance incorrectly, and then have the assured shoulder all the blame and responsibility, does not look to be good law nor common sense, which is, after all, the basis of all law that is worthy of the name.

It is full time that all of our insurance insured, and this point can only be reached when we have legislation whereby the ebony-colored gentleman who now occupies a position of advantage in the "variations in statutory conditions," is forced to capitulate.

Other points in the Bill which will prevent a fire insurance company operating on a "shoestring," as is now too often the case, must receive the support and commendation of the insurance companies that are sound, and as for those that are not, the sooner they are forced to retire from the field so much the better for the public.

That the skim milk in the fire insurance business should strenuously object to some of these amendments to the Ontario Insurance Act was to be expected, for the moment it becomes law these companies will either have to cease business or strengthen up their organizations in a manner that will cause them a great deal of trouble and inconvenience. However, the entire Bill is unquestionably in the interest of the public, while on the other hand its provisions will do no possible harm to insurance organizations that are sound and worthy of public support.

* * *

THE question of the establishment of a National Library in Canada has been frequently discussed in an academic and tentative way. But it has never been regarded by the public at large with the serious interest which its importance deserves. It is unfortunate that such a question, which is the concern of every Canadian who is interested in the higher development of this country, should by its nature call forth not the full of the eager attention which is given to the building of a wharf or the making of a road—things which interest a small locality, but interest it very greatly.

It is time that something should be done in the matter. This is not a question which can be indefinitely postponed without serious loss. For instance, the directors of the Congressional Library at Washington, which has become the national library of the United States, are very actively engaged in buying up everything of value in Canadiana. It may thus easily happen that in a few years from now Canadian students will have to have recourse to an American library for works dealing with their own country.

We have already at Ottawa a Parliamentary Library and the Archives. But neither of these collections can fulfil the functions of a National Library. It is true that the Congressional Library at Washington does, but it is entirely an exception among libraries, not only for the greatness of its scope, but also for the perfection of its equipment and management. The Parliamentary Library at Ottawa is of its nature a collection of works for purposes of legislation, and as such is intended for the use of Parliament and the public. It is therefore in no position to serve as a substitute for a Canadian National Library, which should be a collection of books universal in scope—a collection which should contain original sources, works of high importance for occasional reference, but too costly for local libraries, and also the books which are of little value and not of sufficient general concern to be included in local libraries, but which should be preserved and made accessible in a great central collection. Such a library as this could—after the system of the Congressional Library—send out works to students who could not go to it. Mr. Lawrence Burpee, of Ottawa, in an article in the University Magazine for February, suggests that this could be done through the local libraries, making them responsible for the books loaned through their agency. In this way a National Library at Ottawa might do a work of quite inestimable value, and might become in a very real sense the "keystone of a national system of education."

Taking up the question of how such a library might be established in this country, Mr. Burpee points out that by installing in a proper building the surplus books of the Parliamentary Library a good start would be made towards a National Library. It is notorious that the Parliamentary Library is simply flooded with books, so that there is no space for their proper arrangement. They lie about in all directions and in every stage of disorder, so that it is impossible to keep track of them. In this way they are a hindrance rather than a help to the usefulness of the library. Nor are most of them needed for the purpose of such a collection. About one hundred thousand volumes would be quite sufficient, and the remaining two hundred thousand volumes would constitute the nucleus about which might grow a library worthy of the Dominion. It is time that something of this kind should be done. There is hardly a country of Europe, hardly even a republic of South America which does not possess a national library. Such a state as Argentine, for instance, has an excellent national library, which contains probably the finest collection in existence of works on South American. Certainly it is not for a country with a past so romantic as that of Canada and with a future of such dazzling promise, to be without a national library such as have been established by every race with any pretentions to patriotism and culture—and by some that have very little claim to either.

WHERE TO FIND IT

Pages

1 and 2—Editorial Comment.
2—That Reminds Me, by Albert R. Carman.
3—Points About People and Told in the Lobby (Illustrated).
4—Sinkers Limited, by P. O. D.
5—State Arbitration of Industrial Disputes, by Stephen Leacock.
6 and 7—Music and Drama, by Hector Charlesworth (Illustrated).
8—City and Country Homes (Illustrated).
9—How Canada's Navy Has Passed the Winter (Illustrated), by W. D. Taunton.
10—Fire Insurance That Does Not Insure: The Remedy, by W. G. Wright.
11—Anecdotal, with Comic Illustrations.
12—The Book Shelf, by Tom Folio (Illustrated).
13—The Emergence of Authors.
16—The Critic and the Artist.
17—"Economist" on the Bahamas and Canada.
18—Gold and Dross.
19—Montreal Financial.
20—The Growth of the Gambling Spirit in the Canadian People, by N. H.
21—Concerning Insurance: The Gold and Dross of the Business.
22—Cost of the Iron and Steel Industry, by H. M. P. Eckardt.
23—Toronto Millionaires: Cawthra Mulock, by Augustus Bridle (with Portrait).
24—The Tale of the Tape.
25—Ladies' Colleges and Their Principals (Pictures).
26—Lady Gay's Page.
27—London Letter (Illustrated).
28 and 29—Social News of the City and Dominion.
30—Dress (Illustrated).



HE CARRIES THE MACE.

Lieut.-Colonel Henry R. Smith, C.M.G., has been for many years Sergeant-at-Arms in the House of Commons. The picture is from the handsome London publication, "Canada."



A GREAT CARTOONIST.

Sir John Tenniel, the famous cartoonist of Punch, in his most recent photograph, surrounded by a number of his cartoons.

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A SPECIMEN of yellow journalism, which would have done credit to the New York press in its yellowest days, cropped up in Canada recently, when Joseph Phillips, lately of the York Loan Company, was discharged from the Penitentiary after serving his term. There is no intention here of defending Phillips, other than to say that his main fault was ultra-optimism. In any event, he suffered for his sins of omission and commission, and when he stepped out from behind prison walls a free man, was entitled not only his freedom, but should have been immune from further publicity.

In place of this, however, what do we find! Joseph Phillips' pictures placarded in the daily papers of Toronto, Ottawa, and other centres, together with personal references as to how, upon his release, he spent his first Sunday walking over the York Loan district. Where Joseph Phillips walked and what he did after his release was his own business and not that of the newspapers. This is a specimen of journalism that Canada can get along very well without. Joseph Phillips, in serving his term, paid the penalty of his misdeeds in full, and is therefore entitled to the same consideration from the newspapers as any other citizen.

The Colonel



Where the Cost Comes In.

Editor Saturday Night:

Dear Sir,—On the recommendation of a friend I met while travelling, I purchased a copy of your issue of 18th inst., and was much interested in your article on Reciprocity in Fruits. I think you gave it a fair consideration from a disinterested point of view, and from your knowledge of the fruit-growing business.

If you will allow me, I would call your attention to the fact that when the fruit-grower in Canada wishes to buy a plow, harrow, cultivator, grape hoe disc or any other implement, spray pump and spray material, fertilizer, baskets, and in fact all his raw material that he requires to produce and market his fruit, he must pay more than his American neighbor to the extent of the duty levied on same for the Canadian manufacturer, puts his price up to the American price plus the duty.

With this thought before you, I trust you can plainly see that our fruit costs us more to produce than it otherwise would. If we were placed on a par with the American grower in New York and Michigan on this matter we would not raise so much objection. But we do object to having to spend so much money on developing our Eastern and Western markets to then throw them open to outsiders to derive the benefit from.

The railroads and express companies give the outsider every advantage, for example: if an American grower wishes to place his fruit on our market he can do so at one rate; if we wish to ship from our local station to almost any of our markets we must pay two rates. We may be able to get this reduced; we trust we may, but the express companies defy us.

Respectfully yours,
J. E. LENT.

Picton, Ont., March 16th, 1911.

Toronto Saturday Night, Toronto, Ont.:

Gentlemen,—Toronto Saturday Night is without doubt one of the best papers published to-day, a paper that by its fearless exposures of mining and other frauds, has saved the people of Canada hundreds of thousands of dollars.

W. J. C.

Clergymen on Sunday Games.

Toronto, March 16, 1911.

Editor, Saturday Night.

Sir,—I would recommend the Toronto Ministerial Association, which tried to stop skating on Sunday, and asks that police be empowered to enter private houses on Sunday without a warrant, to read the following from the London Mail of two weeks ago:—

Clergyman on Sunday Games.—Ash parish council have declined to prohibit the playing on Sunday of football and other games on the local recreation grounds, and Mr. H. Murrell, the vice-chairman, has received the following letter from the Rev. R. M. Curwen, rector of the neighboring parish of Elstead:—"I am delighted to see your views are so broad-minded on the question of Sunday recreation for young men. I entirely agree with you. I have been here three and a half years, during which time I have lent a meadow to the young men and boys for football and cricket, and have encouraged them to play on Sunday afternoons."

Ash and Elstead are two parishes in Surrey.

J. ENOCH THOMPSON.

Edmonton, Alta., March 16th, 1911.

Editor, Toronto Saturday Night, Toronto, Ont.

Dear Sir,—We are very pleased with your publication. It is, in my opinion, the best weekly publication in Canada.

W. D. FERRIS.

What Has Become of the Daylight Saving Bill?

Editor, Saturday Night:

Sir,—What has become of the "Daylight Saving Bill"?

A few years ago the press was full of favorable comments on the measure, which was then being introduced in the Dominion House. As we now hear no more about it, it would appear that the bill has been shelved.

Surely such an enactment would be a splendid thing. Think of it—a whole hour of daylight added to the evening of every summer day! What an encouragement to all forms of healthful recreation this would be.

The only interests adversely affected by the change are gas and electric lighting corporations and, to a lesser extent, the railways, which would be put to some inconvenience twice a year when the change of time took effect.

It may be argued that the plan has been tried in individual towns and has not proved successful. Of course it would have to embrace the whole Dominion, as the very essence of the project depends upon its universal application.

Here is a splendid opportunity for Saturday Night to add to its achievements—find out at whose instigation the bill was shelved and insist upon its submission to the House for its next reading.

You will earn the undying gratitude of thousands of factory and office toilers whose time for exercise and recreation is now confined almost entirely to the Saturday half-holiday.

Toronto, March 21, 1911. G. H. L.



McCurdy, the Canadian aviator, explaining to the United States Secretary for War the principles of his air-ship.

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Railways and Romance in Turkey

By ALBERT R. CARMAN.

THE question of international politics which is most to the fore these days in Europe is "the Baghdad Railway." When you and I went to school, we spelled it "Bagdad." Robert Louis Stevenson spells it "Baghdad" in the opening sentence of his "Dynamiter." I rather suspect that later travelers have found that the natives gives that "g" too soft a sound for our gutteral, and that they have tried to indicate it by adding an "h." Just as we all spelled it "Luxor" for a long time until someone discovered that we were pronouncing the "u" short; and now they spell it "Loukser." We are always trying to hit with our Western alphabet the elusive sounds of the East; and we always miss. No man living could possibly spell "Mohammed" the way an Arab pronounces it.

But we were talking of the Baghdad Railway. This is a political question which, I suppose, you perfectly understand. If you do, you are cleverer than most of the people who write about it. For the purpose of this chat, however, it is not necessary to understand all the ins and outs of this complicated matter, except to know that the idea is to build a railway from the Bosphorus to the Persian Gulf—that the Germans are building the first part, and that Britain wants to control at least the last link. So there is a great diplomatic battle on for the favor of the Turkish Government which owns the territory through which it will run.

So far, not much of the railway is built. It starts from opposite Constantinople, crosses the plain of Asia Minor, and stops at the foot of the difficult Taurus Mountains. Three-fourths of the distance and a great part of the expense are still to be negotiated; and either French or British capital must be enlisted. This shows what the power of the purse means in international rivalry.

Reading an article on the subject the other day—I am foolish enough not to be able to achieve the usual Canadian detachment from these Old World questions—a detachment that will on some day of fate, give this peaceful country of ours, with its ostrich head in its wheat bin, the surprise of its life—I came across the statement that a branch line to Egypt is already projected from "a place called Rayak just before reaching Damascus."

You know the photographic power of names! A camera is nothing to it. "Rayak." First a dim wonder where I had heard it—why it was so familiar—and then, the picture! A bright Syrian sun blazing down on the silent tracks of a railway junction in the midst of a wide grassy plain. On each side, long ranges of mountains with snow crowns for the peaks and shining streaks in the shaded gullies. The range in front was the Lebanon and the range behind, the anti-Lebanon. Over the range in front was Beyrout and the Mediterranean; and over the range behind, the dim bazaars and cool river gardens of Damascus.

* * *

WE had come from Damascus that morning and were waiting for the train to take us up the little branch line to the mysterious ruins of Ba'albek. That is, we thought of it as a branch line; but, when this great railway system is completed, the road running down from Aleppo through Ba'albek and Rayak will be the trunk line to Egypt, and Rayak will be the junction—not for Ba'albek—but for Damascus and Beyrout. In the true leisure of the East, we were waiting a couple of hours to get luncheon and receive the passengers from the Beyrout train. Not an engine was moving. The hotel-runners from Ba'albek were trying to frighten us into engaging rooms by saying that a mob of Germans were coming by this train, and that they would fill the hotels. The party turned out to be Italians making a religious pilgrimage to the Holy Land, and they brightened the hotel salons that night with the chatter of the Southern Latins.

This railway from Beyrout to Damascus is one of the best in Syria. It is narrow gauge, but the carriages are comfortable and it crosses the Lebanon with the rack-and-pinion system. It takes nine hours to go 91 miles; but that includes crawling up and down two ranges of mountains and the long wait at Rayak. People who venture to buy their tickets at the stations always have a delightful uncertainty what they are going to pay for them. There is a difference in exchange not only from day to day but from place to place; and it is useless to argue with the ticket-seller when he has once announced the figure. As you must do business through a dragoman as a rule, the speculative excitement is increased. I was prosaic in the case and bought from Cook's.

The Turkish Government is itself building a railway from Damascus to Mecca, though it has by no means reached its destination as yet. This is being constructed by the Turkish army, under the direction of German engineers, and pious Moslems in Turkey, and all over Islam make voluntary contributions towards its completion. The idea is to facilitate the annual pilgrimages to Mecca, which start from Damascus, and are now so arduous and deadly. This is a remarkably fine road for the East; and the branch they have run down to Haifa on the Mediterranean is an engineering feat of which any railway builder might be proud. It makes a most picturesque ride from Galilee through the mountains to the east of the Jordan, though there does seem to be something incongruous about arriving in ancient Damascus by railway.

Still, as a matter of fact, you do nothing of the sort. The station is well out of Damascus; and you drive through the dusk up the swarming Oriental streets in a carriage that seems as old as the city, with the rosy mouths of ovens and the flaring naked lights of torches flaming at you from the kitchens and shops and cafes that line the way. You step out of a German railway carriage, and enter the Arabian Nights. Camel caravans loping in from long journeys across empty deserts crowd your horses to one side; lithe Beduins race by on gaily caparisoned "Arab steeds"; sheeted ghosts of Eastern women with veiled faces hurry silently along; dogs prowl about you, the unresting scavengers before every meat shop and domestic dining-room; water-sellers pass with their fruited drinks cooled by the actual snow of the Lebanon. It is "the unchanging East"; and you have entered the Land of Romance.

Newmarket, Ont., March 16, 1911.

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!?· POINTS ABOUT PEOPLE ·?!

The Beauties of Modern Invention.

SOME of the troubles young women are up against in Toronto who are lodging was experienced by a young lady recently. On her return to her lodging-house about 10 p.m., after spending an evening with some friends in Parkdale, she found the door locked, and owing to the damaged condition of the door bell, was unable to awake the inmates, who apparently had all retired for the night. Not knowing anyone in the vicinity and the distance too great to return to her friends, she was obliged to take refuge in a very comfortable auto that fortunately happened to be in a garage in the rear of her rooming house. With the exception of feeling a little chilly and somewhat nervous, she was none the worse of her experience the next morning. Some of the young men in the neighborhood are now engaged in writing and preparing for the early production of a new play, entitled "A Night in a Taxi," or "What Happened to Anne."

He Had Not Changed.

SIR JAMES WHITNEY has always enjoyed a reputation for being a militant politician. In Opposition he thundered across the House like a bombardment of heavy guns, and even as leader of a strong Government he occasionally feels called upon to rush a position. The Premier of Ontario looks the part, and his gruff bearing and determined walk betoken a fighter. All this combined to cause an amusing little scrap of conversation which was overheard in the ladies' gallery during the present session.

The House was sitting, and two women, who apparently possessed political friends, had wandered in to look upon the scene. They passed a number of comments on the various well-known members who happened to be moving in and out or occupying seats in the House. At last Sir James entered, and one of them turned to the other with the remark, "Being in power does not calm the Premier. Why, I positively believe he looks more bellicose than ever."

"Oh, I don't know," replied her friend, "I do not think he is any stouter than he was last year."

The Children Were Willing.

THE new medical department of Toronto's Public School system has donned the official harness, and already a preliminary canter has been pulled off, so to speak.

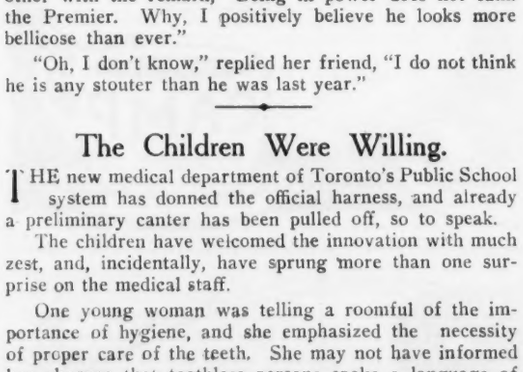
The children have welcomed the innovation with much zest, and, incidentally, have sprung more than one surprise on the medical staff.

One young woman was telling a roomful of the importance of hygiene, and she emphasized the necessity of proper care of the teeth. She may not have informed her charges that toothless persons spoke a language of their own—gum Arabic—because she was very much in earnest, but her remarks were interesting. They must have been, because, when she asked: "Children, would any one here like to lose her or his teeth and be compelled to wear false ones?" every little hand went up.

A receptive and imaginative mind has the little child.

Tenniel in His Old Age.

SIR JOHN TENNIEL, the cartoonist, who retired ten years ago after having been fifty years on the staff of Punch, celebrated his ninety-first birthday recently in Kensington. His failing eyesight troubled him before his retirement, and he is now blind. His most intimate friends and members of his family came to congratulate him on his birthday, and friends and admirers sent telegrams and letters. Among the writers were several of his old colleagues on Punch, including Sir Francis Burnand and E. T. Reed. Sir John still takes an interest in Punch, which is read to him while a reader describes the drawings. Every one who knows his "Alice" owes a debt of gratitude to Tenniel, who did as much as Lewis Carroll to fix the permanent place of the Mock Turtle and the Mad Hatter.



FOURTEEN YEARS OF RETIREMENT.

Abe Ruef, the San Francisco corruptionist, on his way to the penitentiary. He is seen between two deputy sheriffs and seems to enjoy having his picture taken.

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Judged from Impressions.

A STRANGER appeared at the door of the Commons Chamber a few days ago, during the course of the strong anti-reciprocity speech by Mr. Lloyd Harris, in which the genial member from Brantford broke with his party on the issue.

"Who is it speaking?" asked the stranger of a black-garbed usher, standing at the portals of the Legislature.

"It's Mr. Harris," replied that dignitary, in a hoarse whisper.

"Which Mr. Harris is that?" persevered the inquisitive stranger.

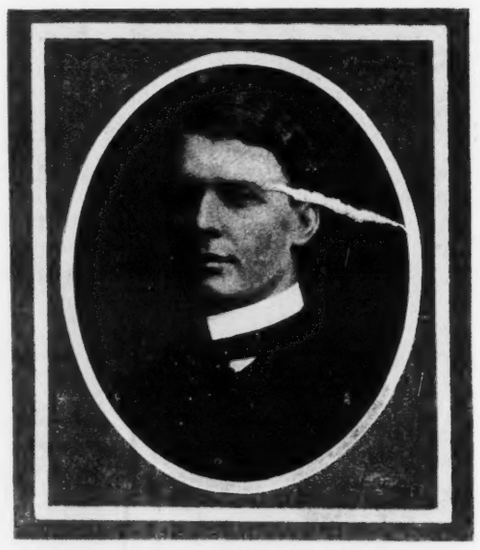
"I don't know what his first name is, sir," replied the usher, "but from the way he's speaking, I think it's Massey Harris."

F. E. Smith, Ironist.

MR. F. E. SMITH, member of Parliament for Liverpool, is regarded as one of the rising hopes of stern and unbending Tories, partly because he often makes them unbend with his wit. A neat specimen of it he gave in his speech on the Veto Bill, when he said that the exhortations of the Liberals to the Lords to make no fuss about the measure so as not to cloud the Coronation festivities were "very much as if the Revolutionary Committee in France had said to the victims of the guillotine, 'We beg you to expire with tact, and even, if possible, with gayety, in order not to cloud a day of national festival which happens to synchronize with your funeral."

Queen Victoria's Adventure.

THE late Queen Victoria's experience with a maniac was a sensation of half a century ago. Her Majesty was proceeding to open Parliament at the time, and just as the Royal cortege reached Derby street, a person in



SIR EDWARD TENNANT, NEW PEER.

The brother-in-law of Premier Asquith, who has been appointed to the post of Lord High Commissioner to the General Assembly of the Church of Scotland, and in connection therewith has been elevated to the House of Lords.

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Asiatic costume was seen to break through the crowd and to attempt to thrust a paper into the Queen's carriage. He was immediately prevented, however, the Prince Consort himself, apprehensive of some maniacal violence, having pushed back the hand of the intruder. The man, baffled in his efforts to force himself upon Royalty, immediately pulled out a clasp knife and drew it three times across his throat. Arrested by the police, he was at once conveyed to King street police station, where he promptly received the necessary surgical attendance. The man's name was Mahomet Alikhan. He was about forty years of age, a native of Calcutta, and was under the impression that he had suffered some wrongs from the hands of the Government. The man was evidently a lunatic and was determined to place his petition in the Queen's own hands.

A Leading Churchman.

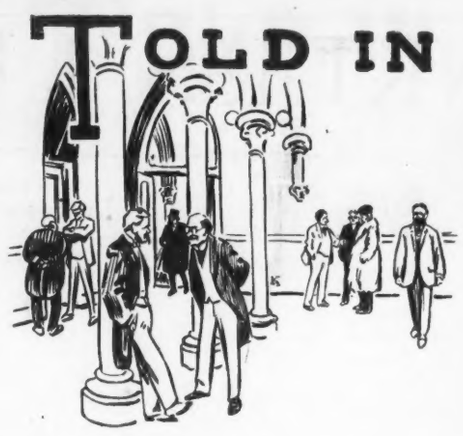
ONE of the most outstanding men in the Anglican Church in Canada was introduced to the city of Toronto during the recent Lenten mission. Rev. Patterson Smyth, D.D., who came from Ireland to become rector of St. George's, Montreal, is generally regarded as a man who cannot be left much longer in the narrow field of one parish, as he has a capacity clearly intended for larger things. He was known here as a writer and a scholar through the medium of his books, but during his visit he made a profound impression as a preacher and a man.

Dr. Smyth is not exactly an eloquent man in a theatrical sense. He does not play tricks with language, but he has a wonderful gift of giving full expressions to an idea which the majority of preachers could not bring out. There is a depth of thought in his matter, and yet he never baffles the mind of his hearers. His simplicity and unconventionality, combined with a sincere emotion, make his remarks always go beneath the surface of things, and as an evangelist he carries great weight. His success in Toronto may be gathered from the fact that at his farewell service, the crowds filled every available corner of the church, even sitting and standing on the floor of the chancel.

This Irish divine is becoming thoroughly Canadianized, and has traveled throughout the country to get an idea of the life. He found it hard at first to grasp the extent of the land, and tells one anecdote to illustrate how his eyes were opened. The forest fires in New Ontario impressed him as an enormous waste of natural resources, and he was talking the matter over with a man in Winnipeg. He remarked that some attempt would be made in England to preserve such valuable timber.

"But you see there is a difference," said the Canadian, "over here we can burn a patch of country the size of Ireland and merely wonder where all the smoke is coming from; then forget all about it."

TOLD IN THE LOBBY



GEORGE EULAS FOSTER is a name to conjure with in Canadian public life. When a year ago the man who represents in Parliament the constituency of North Toronto, suffered a temporary breakdown in health, there were many who thought the word "finis" was written on the record of his career. Sympathetic references were made in the editorial columns of papers friendly to the Laurier Administration to the political passing of one of the giants of the Conservative party—editorials based on the theory that "a dead Indian is a good Indian." But lo and behold, Mr. Foster is back in his chief lieutenant's chair to the left of Mr. Borden, with zeal undiminished bubbling over with his old-time energy, and with apparently many years of active participation in the nation's affairs ahead of him. With that subtle sense of humor which Mr. Foster possesses to a marked degree, how he must have enjoyed bobbing back, a veritable "Pecks bad boy," to worry the front Cabinet benchers. There is irony in the fact that after the Liberal party had deliberately dug his grave, and buried him, and the party organs throughout the country had scattered the flowers of timely appreciation on his political bier, George Eulas Foster should have returned to be more than ever a thorn in the side of his funeral directors, Laurier, Aylesworth & Company.

* * *

NO man in Parliament comes by his British instincts more legitimately. His father was the late John Foster, a descendant of the well known United Empire Loyalist family, which migrated to New Brunswick in revolutionary days. George Foster was born in Carleton County, N.B., sixty-four years ago, so he is six years younger than Sir Wilfrid Laurier, and three years older than his rival in college days at the University of New Brunswick and his antagonist in the political tourney in later life, William Pugsley. Young Foster took a brilliant course at the University, where he carried off the King's County scholarship, taking his degree of Bachelor of Arts in 1868. Three years later the accomplished young scholar returned to his alma mater, to fill the chair of professor of classics and ancient literature. He did not remain content with this position long, removing to Edinboro, and Heidelburg, where he took a post graduate course. Then he returned to his old love, and for six years was engaged in imparting classical and literary lore to the rising hope of his native province. All these years of professorship the call of political life came to him with ever increasing force. Finally it became so insistent, and the desire of participating in the battle of public affairs so strong, that George Foster left the university and contested King's County in the general elections of 1882 as an independent Conservative, being elected by the slim majority of seventy-one votes.

* * *

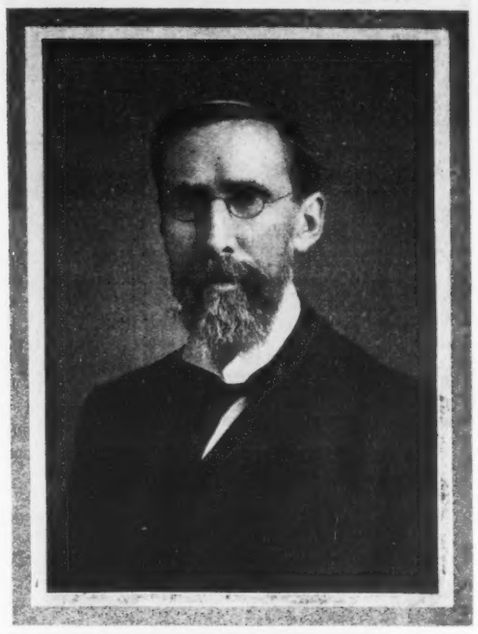
MR. FOSTER was not permitted to remain in undisputed possession of his seat for long. On petition the election was declared void and a new one ordered. This time he secured a majority of 282. His connection with King's was one of the most pleasing in Mr. Foster's Parliamentary career, and so long as he stuck to the county, the county stood loyally by the man who in the meantime had been called to the Cabinet. After three years in the arena at Ottawa, where he forged rapidly to the front, Mr. Foster was spotted by the keen eye of the old chieftain, Sir John A. Macdonald, and on December 10, 1885, he was made Minister of Marine and Fisheries. This, of course, necessitated a by-election and his old opponent, Colonel Domville, once more entered the lists against him. The polling was held on December 31, 1885, and Foster vanquished Domville by 368 majority. In the elections of 1891 when the Liberals raised the unrestricted reciprocity issue and Sir John swept the country on the platform of "a British subject I was born, a British subject I will die," King's County returned Mr. Foster to Ottawa by 73. When the fateful polling of 1896, which saw the triumph of Sir William Laurier, took place, Mr. Foster was returned for York, N.B., by the immense majority of 1,542. In 1900 he sustained his first reverse in the political warfare, going down in St. John City before Mr. Tucker. At a by-election in North Ontario in 1903 Mr. Foster again met defeat, at the hands of the young Liberal stripling, George Grant. In the elections of 1904 and 1908 he was returned for North Toronto, the latter time by an increased majority.

* * *

SO much for Mr. Foster's treatment by the electorate. Now glance at the man's executive record, and it will be at once admitted that he has carved a niche in the hall of fame, unaided save by his unique personality. From 1888 to 1896 he was Finance Minister of this country, in the Macdonald, Abbot, Thompson, Bowell and Tupper administrations. While his achievements were not so spectacular as those of Mr. Fielding in that responsible office, Mr. Foster retains an enviable record for safe and sound administering of the country's finances. Twice he visited England for the purpose of effecting loans, a habit which his successor rapidly acquired and still pactices. The original Bank Act now in force, in a slightly amended form, was one of his legislative children. In 1892 he visited the West Indies for the purpose of looking into the question of reciprocal trade between Canada and that portion of the Empire, and he had the satisfaction of seeing Messrs. Fielding and Paterson following in his footsteps a couple of years ago on a similar mission. He was successful in obtaining a royal commission to study the liquor traffic, and secured the passage through Parliament of a resolution, affirming the principle of prohibition. Those are some of the items on the credit side of Mr. Foster's public ledger.

* * *

AS a debater, Mr. Foster has no peer in Parliament. Gifted with natural eloquence, and the power of taking the argument of an opponent, and cutting it into small fragments with the keen knife of logic, stropped to a razor-edge by sarcasm, he is a tower of strength to the Opposition, and from the Government's point of view an always dangerous adversary. His invective powers are colossal. When the typically Fosterian humor is at play, he uncorks his phial of satire, and spills over the contentions of his political enemies the acidulated contents. In a big debate, such as that over the naval proposals of the Government, and more recently on the reciprocity issue, he shines forth as a bright star among the minor satellites of oratory. Laurier has his glittering phrases, Aylesworth his "studied impromptus" and ponderous special pleading, R. L. Borden his well rounded and weighty perorations, and Fielding his brilliancy of fencing, but in all the parts which go to make up a speaker of power, who can destroy utterly the fabric built up by his opponents, Foster stands on a pedestal alone and unchallenged. Occasionally there is something akin to brutality in his onslaughts. He will club an adversary into silence. At other times the play of his sword flashes about the particular object of his attack, and thrust succeeds lunge in rapid order. That is Foster at his best.



Hon. George E. Foster, M.P. for North Toronto.

* * *

THERE is a very human side to George Eulas Foster. Some say he has no soul, that the dust of many years of political warfare has choked the springs of kindliness in his nature, and that he is a hard, cold creature. That verdict comes generally from men who have tilted with him in the Parliamentary lists, and have had to be dry-docked for repairs. With all his fighting ability, his lust of battle, his love of the clash of arms and the thick of the fray, there is a gentle side to the Fosterian make-up. It may be a little hard to get at it, but it is here, nevertheless. No one who witnessed the little incident in the House four years ago, when Dr. Stockton died practically in harness, will ever forget it. Dr. Stockton, a close friend for many years of Mr. Foster, passed out after a few days' illness in Ottawa. Sir Wilfrid Laurier made the formal announcement to the House, added a few words of appreciation of Mr. Stockton's career, and Mr. Borden spoke briefly in a similar vein. While this was going on, Mr. Foster sat crouched in his seat—he was probably the closest friend Stockton had—with bowed head. When the formalities ended, he rose, and in a broken voice said, "Mr. Speaker I feel I should say something"; then he burst into tears and stole sobbing from the chamber, mourning his dead friend.

Viewed in any light, George Eulas Foster is a big, strong man, a fair fighter, ever spoiling for the combat. There is no one who would be missed more from Parliament.

* * *

EX-JUDGE DOGHERTY and Herbert Brown Ames members for St. Ann's and St. Antoine divisions of Montreal respectively, travelled down to Kent County Ontario recently to address a meeting on the reciprocity issue. Mr. Ames, who was the first speaker, was dilating on the broader features of the agreement, the disturbance of inter-provincial trade, the effect on the ties binding Canada to the Empire and the other national aspects of the question.

Just as Mr. Ames was floating along on a wave of loyalty, and denouncing the pact as causing a hitch in the plans of inter-Imperial preference, a big, burly farmer at the back of the hall nearly broke up the proceedings with the interruption:

"Say, young feller, tell us something about hogs!"

THE MACE.

Ottawa, March 21, 1911.



A TRANSATLANTIC IMPRESSION OF SIR WILFRID.

Mr. R. G. Matthews, who formerly lived in Toronto, recently made this sketch from memory for the Illustrated London News.

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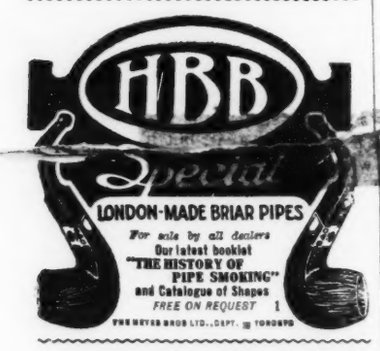
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For I've been on a street car
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SINKERS, LIMITED.



The Story of an Inspiration that was Capitalized

PART VI.—THE CATACLYSM.

Time—A month after the trip to "the plant."

Scene—President's Office, "Sinkers, Limited"—Brussels rug, magohany furniture, carved wainscoating, couple of oil-paintings, dictionary bound in vellum, and general air of sumptuosity.

Characters—Our old friend *P. Harold Patrick,* leaning back in President's chair, with his patent-leather feet on the President's desk. This is a delicate reminder that he is the President. Our other old friend *George S. Bunro,* sitting on a corner of the President's desk in a careless and graceful manner. This is to show that he is as good as the President. Both are looking serious.

Bunny—"I got a hunch, I tell you—I've had it for weeks past. Trouble's brewing all right, and it's about time that we made our getaway."

Pat—"I know—I know! That makes the five thousandth time you've said it. But that isn't any good reason to get cold feet and quit, just because one of us gets a little blue around the gills. The thing is humming now. We can't refuse the money that's flowing in on us. It would break the poor suckers' hearts. It wouldn't be Christian."

Bunny—(refusing to cheer up)—"That's all right about the money flowing in. But the end is going to come awful sudden. First thing you know, a bunch of police will be flowing in. Take my tip, it's coming our way. The signs are set for danger ahead. A couple of papers have turned down our ads and our come-on articles. Some of the real, sure-nuff scientific guys have wakened up at last, and they are printing articles to the effect that we're a bunco outfit, and ought to be doing time. Now I don't quite fancy myself on a rock-pile with a hammer, making little stones out of big ones."

Pat—"Aw, rubbish! Who the devil ever reads scientific articles anyway?"

Bunny—"I know, but they're a bad sign. And when a blow-up comes, it comes quick. You ought to know; you've been blown up before."

Pat—(with a grin)—"Yes, I was and so were you. But we made a getaway all right, didn't we?"

Bunny—"Sure we did. But where would we get to this time? Besides, I've been given a tip that Otto—you remember the German lunatic we had working for us—well, he thinks we are using his borer, and he's making trouble."

Pat—"But nobody would pay attention to him."

Bunny—"Oh, I don't know about that. You never can tell what these shyster lawyers will take up. And we can't stand any trouble. It would be the start of an avalanche. So I repeat that the only thing for us to do is to get out—and do it quick."

Pat—"How about Shel?"

Bunny (as near being embarassed as is possible for him)—"Well—well, I dunno. I've been thinking about Shel. It seems to me that he's done nothing but grouch the whole time. You and I have done all the work. And yet he shares with us. It isn't right."

Pat—"Going to give him the double-cross?"

Bunny (irritably)—"Who's talking of the double-cross? You don't double-cross a man when you refuse to give him more than he's entitled to. Why do you always persist in using such damned objectionable terms?"

Pat—"Well, then, what is your nice little brotherly scheme for Shel's welfare? Are we to tell the police his real name and have him extradited? Or will we just decoy him into a dark alley and tap him with a bit of lead-pipe?"

Bunny—"This is no time for persiflage, Pat. First thing you know you'll be cracking jokes with the fellow in the next cell by means of tapping on the wall. What I propose is that we should get together all the coin we can at once, and then make a run for it."

Pat—"And how about Shel?"

Bunny (savagely)—"Oh, damn Shel! Let him look out for himself!"

Pat (carefully dusting some cigar ashes off his coat)—"Now that you've had your say, here's mine. There is no real danger, and the money is pouring in. Besides, some of our coin is tied up, so it would take a few days to get it in portable shape. Therefore, why fly by night, and leave all that good mazuma behind us? As for Shel—he's no relative of mine. Besides, he probably has quite a bit salted away for himself. He's been working too hard lately to be honest."

Bunny—"Oh, as for that, he'd be scared to take much, but he's probably appropriated a little to compensate for our high-rolling. But seriously, Pat, I'm leery about the whole business. I can feel it in my bones there's going to be a change of weather, and—"

(Enter Stenographer—same blonde beauty, only much blonder. Wears more expensive clothes and more haughty expression—calls herself the "secretary.")

Blondie (just a little anxiously)—"Two men outside say they got to see you. I told them you were busy with the Vice-President, Mr. Bunro. And they said they were glad to hear it, because they had a little business with Mr. Bunro, too—also with the Treasurer, Mr. Sheldon Washburn. They asked me what was his maiden name."

Pat (jumping to his feet)—"Well, damn their impudence!"

Bunny (running towards the window)—"Great Lord, Pat, don't you understand—it's the police—we're pinched!"

(*Bunny* throws up the window and looks down into the street. He realizes it is no use trying to escape.)

Bunny (walking back slowly to an easy chair and sinking into it)—"Bring in the executioner! If a fellow's going to have his head off, he might as well go through it cheerfully. Anyway, my hunch was right."

(He sticks his hands in his pockets and starts to whistle, "Take Off Your Slippers, You're In For the Night," while *Pat* and *Blondie* stare at him in astonishment. The door is slowly pushed open and two plain-clothes men enter. They are both large husky men of primitive manners and Hibernian ancestry. They answer to the names of *Hogan* and *Griffith.*)

Hogan (in a stage whisper to Griffith, who is behind him)—"It's all roight—the burds are in."

Pat (reaching for a highly ornamental and rather hefty ink-stand)—"Now what the devil do you—"

Hogan (in a truculent tone)—"Now I'd advise you, me bold bucco, to keep a civil tongue in yer head. And as for me business, Mister Pathrick, it's you that'll be foinding it out in a minute. Also you'd better stop caressin' that ink-stand. You'd get hurt if you was to do anythin' with it."

(*Mr. Hogan* dives into an inside pocket and brings up an official document which he spreads out on the presidential desk.)

Mr. Hogan (displaying a detective badge)—"I'm one of the headquarters staff, and this is a warrant for the arrest of P. Harold Pathrick and George S. Bunro for abuse of the United States Mails."

Pat (savagely)—"Abuse of the mails?—why, you're crazy! There must be a mistake—the thing—"

Hogan—"Aisy, now, aisy! Me and Griffith is detectives, not lawyers. You'll probably git a chance to explain all that to a jedge. In the meantoime, anythin' you say will be used against you; and nawthin' you say will do you any good. So you'd better take it aisy."

Blondie (regaining her breath and turning to *Bunny* with fire in her eye)—"So you're a bunc, are you? And the place is pinched! Pretty mess you've got me into! What'll my gentlemen friends think of me—workin' in a confidence joint! Well, let me tell you—"

Hogan (taking her by the arm and leading her gently but with decision to the door)—"None of that sort of talk, me peroxide beauty. You don't look as if you was badly treated around here. I guess you got all that was comin' to you—and then some! So trip along, little fairy, and—"

Blondie (sobbing hysterically)—"But I want my money!—that little viper Bunro persuaded me to invest



"Bunny throws up the window."

my savings in the company's stock—and now I'll have to give up my flat—boo-hoo hoo! (Exit.)

Bunny (reflectively)—"Strange what bad losers women are."

Hogan—"And now, where's Mr. Sheldon Washburn or Mr. Washburn Sheldon—or whatever his name is?"

Bunny (pulling back his cuffs with the gesture of Kellar the Magician)—"To show you that I have absolutely nothing concealed up—"

Hogan—"You won't be so funny in court, me boy. Take a look around, Grif, and see if Mister Washburn is hidin' on the premises.

(*Pat* and *Bunny* sit and stare at the ceiling, while the two detectives poke about. Suddenly there is a hurried rat-tat-tat on the door. *Hogan* slips over quietly and throws it suddenly open, expecting to see *Sheldon Washburn.* Instead there is a dirty little bright eyed boy with a note.)

Boy (holding out the note)—"Which of you gents is Mr. Bunro?"

Hogan (grabbing the missive)—"I guess I'll do, son."

(He tears open the note and labors slowly through it. Then he laughs in a loud vulgar manner.)

Hogan (grinning at *Pat* and *Bunny*)—"A foine pair of suckers you two are, by all that's holy! This fellah Washburn has put it all over yez."

Pat—"What the devil are you trying to say, you Milesian imbecile?"

Hogan (getting suddenly red in the face)—"I'd take a poke at you for that, if I wasn't on duty. But don't drive me too far. In the meantoime I'll cheerfully inform yez of the contints of this little billydou." (He reads) Dear Bunny—This is to say I won't be back. Your ideas are great, but I prefer the simple life. I have taken leave—also all the funds that were getatable. You and Pat won't have much use for money for the next three or four years. Yours lovingly, Shel.

Bunny (whistling softly)—"Stung!"

Pat (jumping wildly to his feet)—"The cursed scoundrel!"

Bunny—"Oh, no, no Pat—don't be uncharitable! It's all in the game. Only he did it first. Besides, it ought to be good ground for a plea of insanity on our part."

Hogan—"Sorry to hurry you, gents, but I think we'd better be movin'."

Boy (anxiously)—"But where's my quarter! The old guy wot gev it to me said I'd git a quarter if I brought it to Mr. Bunro."

Bunny (handing a coin to him)—"Here, son, here's your quarter—that joke was worth it."

Hogan (admiringly)—"Well, you're a game little divvle after all."

(They file out, and *Hogan* locks the door of the office after them.)

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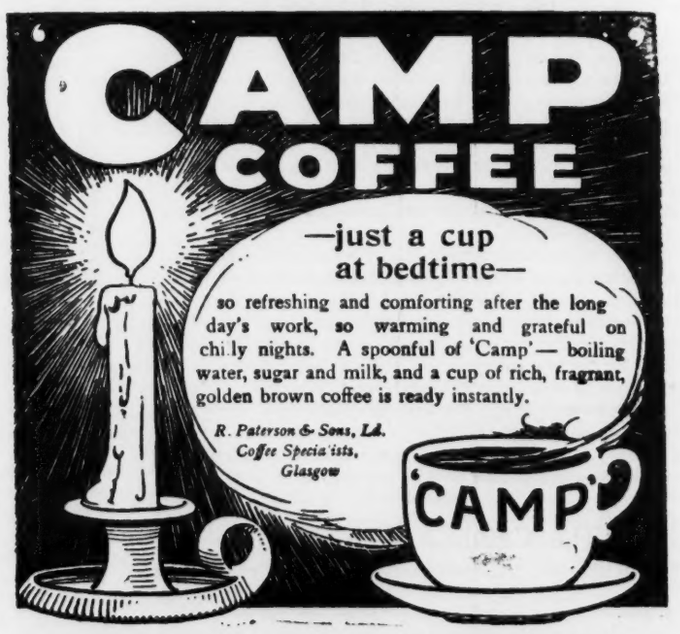
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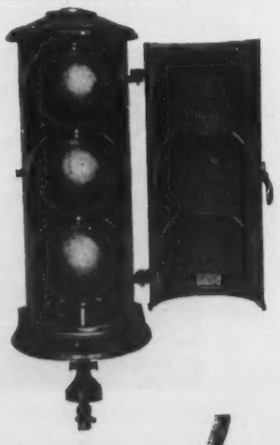


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PRACTICAL POLITICAL ECONOMY

XX. State Arbitration of Industrial Disputes.

The Conflicts of Labour and Capital—Arbitration by the State—Compulsory and Voluntary Arbitration—The System of New Zealand—A Country Without Strikes—Voluntary Arbitration in France, Great Britain and the United States—The Canadian System of Arbitration.

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By PROF. STEPHEN LEACOCK

FROM the subject of state insurance and the granting of old age pensions by the state, we turn now to another form of legislation in respect to the working classes which has received a striking development within very recent years. This is the employment of the machinery of the state to put an end to the industrial conflicts of labor and capital by the method of arbitration. The general plan of such laws is that the state should act as a mediator between the two parties to a dispute. It is assumed that a conflict between employers and employed, involving a cessation of work on account of a strike or a lockout, is a matter of concern not only to the immediate disputants, but to the community at large. Especially is this the case in the matter of transportation and other quasi-public activities. The cessation of the ordinary operations of transport effects a dislocation of industry which is felt throughout the industrial field and which, if sustained, menaces the community with the greatest dangers. In fact, under modern conditions, so closely are the great branches of production interwoven in their structure, that what affects one affects all. If the iron and steel production, or the coal production, or any of the basic industries of a national economy are brought to a full stop, the effect is universal. It is plain, then, that the state cannot view with indifference any conflict between labor and capital which arrests, or which threatens to arrest, any particular portion of the national industry. Hence it is that in various countries, including many states of the American Union, legislation has been enacted which offers the services of the Government as a peaceful arbitration of such disputes.

The New Zealand system of arbitration being the most complete and the most successful, is the only one whose details we need describe. It originated in the Industrial Conciliation and Arbitration Act of 1894. The general plan of the Act is as follows: It divides New Zealand into eight industrial districts constructed about the centres of population. On an average a district will include rather more than 120,000 inhabitants and cover an area of 13,000 square miles. In each of these districts there is created a Board of Conciliation which is intended to settle disputes by recommendation without compulsory process. Behind the board is the Court of Arbitration—one court for the whole of the eight districts—which gives binding decisions in cases not settled by the board. For the purposes of the Act employers and working people are invited to form themselves into unions and associations, since it is only in that form that they are able to bring grievances before the court. Any two employers in an industry or a firm with two members may form a union; in the case of workers seven members is the minimum. The unions are registered under titles selected by themselves, but including in each case the words "industrial union"; thus the Otago Grocers' Industrial Union of Employers, the Wellington Drivers' Industrial Union of Workers. These unions again are invited to form themselves into associations made up of two or more unions belonging to the same industry. Returns made up to September 1, 1907, showed that there were registered three associations of employers and twenty-one workers' associations. These latter are federated trade unions which register as associations for the purpose of the Act, such as the Amalgamated Society of Railway Servants.

* * *

THE board of conciliation in each industrial district consists of five members, two of them elected by the industrial unions of employers and two by the unions of workers, the fifth being an "impartial person" selected by the other four as chairman. Whenever a "dispute" arises, that is to say, whenever a claim is put forward either by employer or employees for an alteration of existing wages or conditions of work, reference is made in the first instance to the board of conciliation. The board has power to summon witnesses and examine them under oath. If possible the two parties, after the hearing before the board, arrive at an "agreement," drawn up in writing and filed by the clerk of awards for the district, and henceforth serving as the terms of employment and not alterable except by a new agreement or by the court. If no such settlement is made, then the board itself makes a "recommendation" settling the wages and conditions of work in controversy and indicating a period (six months to three years) during which these terms are to hold good. Either of the parties to the dispute may within one month appeal to the court for a final decision. This court (for all New Zealand) consists of three members: a president who has the status of a judge of the Supreme Court, a member recommended by the registered union of employers, and one by those of the workers. All appointments are made, formally, by the Governor, and are for three years and renewable. The court summons any witnesses called for by the parties, hears evidence on oath, and calls for the production of any needful books or documents; but information contained therein is not made public. No barristers or solicitors are allowed to appear except with the consent of all parties. The award made by the court not only settles wages (or other points under discussion) for the parties concerned, but becomes the standard for all employers and men in that industry in that district: "The award, by force of this Act, shall extend to and bind as subsequent party thereto every trade union, industrial union, industrial association or employer who, not being an original party thereto, is at any time whilst the award is in force connected with or engaged in the industry to which the award applies within the industrial district to which the award relates." In practice the court has seen fit to somewhat modify this in the case of employers who were not cited in the dispute and who have proved ignorance of the award; the practice seems a little uncertain in this respect.

The Act has been in operation, in one form or other, since January 1, 1895, and is commonly considered to have met with a large measure of success. Until 1906 it seemed as if the system of compulsory arbitration had abolished strikes in New Zealand. But before entirely endorsing the operation of the law, two or three factors must be taken into consideration. In the first place, the conciliation board, which has no compulsory powers, seems a fifth wheel in the coach. Very few cases and practically none of importance, are settled by the boards which of late years have had little more than a nominal existence. The members of the board, though acquainted with the conditions of their own trade, lack knowledge of others. One of the employers' associations in a statement to a Parliamentary committee of 1900 declared that the conciliation boards were absolutely useless. From the initiation of the system (1895) until December 31, 1901, there were 206 cases before the boards, of which they settled only 51; two others were partly settled, eight withdrawn, and the remaining 145 sent up to the court. Since the Amending Act of 1901 either party to an industrial dispute may elect to pass over the board and go direct to the court. The result of this is seen in the fact that, from January 1, 1902, to December, 1905, only 41 cases came before the boards, of which 20 were settled; the court during the same period settled 163 cases. The labor party of New Zealand would prefer to give power to the boards to make decisions that would be binding as soon as made, subject to be abrogated later by the court. It must also be remembered that the success of compulsory arbitration in New Zealand is partly due to the fact that until a year or two ago the decisions of the court were in the main favorable to the claims of the workers. Times were prosperous, trade was expanding, and the court in awarding moderate increases of wages from time to time and from trade to trade, was acting as the interpreter of the actual facts of economic prosperity. The question always remained in the background, nevertheless, as to what would happen if in times of depression the court found itself compelled to make a similar interpretation of facts in a contrary direction. It must be understood that under the terms of the law the working people have no choice about accepting the wages laid down by the court. This Act of 1905 provides a penalty for any one who strikes or who aids or abets a strike or a movement intended to produce a strike; the maximum fine is $500 as against an employer, a union or an association, and $50 as against an individual workman. Within the last few years a large number of the workers had become dissatisfied with the arbitration law, partly because it did not seem to them to do enough in raising wages, partly on account of the delay in getting a settlement owing to the fact that practically all cases had to go before the court—the boards proving useless—and wait their turn. The result was that in the year 1907 strikes broke out in New Zealand on a quite extensive scale. The employees of the frozen meat companies near Wellington (February 13, 1907) struck for higher wages in defiance of the law. The meat companies terminated the strike in about a week's time by granting an increase in wages. Owing to a technicality, proceedings could not be successfully instituted against the strikes. The Wellington strike was followed by others in the industry at Timaru, where the trouble only lasted two days, at Pareora, at Belfast, and other places. The men were in most cases successful, gaining either all or part of their demands. But none the less, their action was against the law, even when they received the consent of their employers to altering wages. The arbitration court imposed fines on the strikers, and on their refusal to pay, they took the case to the law courts to show that as a fine was not an ordinary debt but a punishment for contempt, refusal to pay it could be met by imprisonment. The Government was successful, succeeding in collecting a large number of the fines.

* * *

THIS episode has served to put the law in a new light. If the court of arbitration imposes low wages and long hours, the men have no recourse but to accept them or go to prison for organizing a strike. Anyone is at liberty, of course, to stop working at the end of his day, or week, or the contracted time, but no one may break off during his contract or urge others to do so, without incurring the rigor of the law. The consequences is that many labor leaders in New Zealand are now anxious to change the whole system and to substitute for it what they sometimes call "legislative wages," that is to say, the direct regulation of the amount of wages in all trades by the Legislature. They claim that the law of arbitration has done much in aiding the organization of labor, since only organized bodies could enjoy its advantages, but that it has outlived its utility. In considering the case of the New Zealand arbitration, it must not be forgotten that the dominion is a small country whose peculiar isolation enables it to adopt experiments in state socialism which could hardly be tried by a larger nation until experience and practice had assured their success.

For this reason the great industrial countries have considered that as yet any scheme of compulsory arbitra-

(*Concluded on page* 10).



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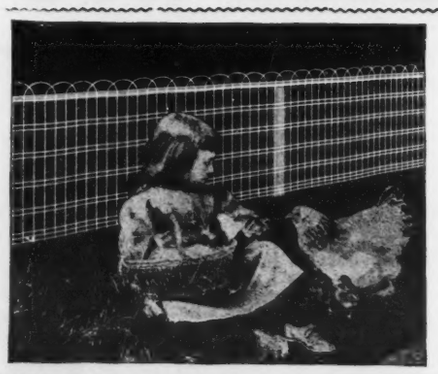
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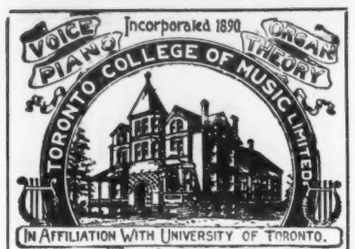
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MUSIC AND DRAMA

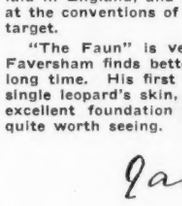
BY some mischance the concert of the Toronto Symphony Orchestra on March 16th, of which the Canadian violinist, Kathleen Parlow, was the leading figure, was perhaps the least interesting that Mr. Welsman has put before the local public. The young artiste herself is an interpreter of genuine distinction and magnetism. Unfortunately her main number was badly chosen. It was the Tschaikowsky Concerto in D Minor, a work which more than any of the longer works of the Russian composer proclaims his defects—his diffuse repetitions of melodies which he fancied and his nebulous qualities in developing them. It was played here first by Mischa Elman with the breadth and enthusiasm of youth, which the Russian impulse was able to give it, a warmth of ruggedness that delighted the listener especially in passage work. Miss Parlow is not rugged either in physique or in style. She is tall, adolescent and frail, and her instinct is for the ethereal elements in music. If she had played the Mendelssohn Concerto, in which she has won plaudits in many cities, or the Brahms Concerto, which is said to suit the peculiar sweetness and chastity of her individuality as a player, the applause would have been greater. An excellent critic of music who has been attending concerts for forty years, gave his impressions of her playing in a most effective manner when he said that she appeared to him to have been a girl who had worked for all she had attained. He meant that she was no heaven-born genius, but one who had not let her talent lie wrapped in a napkin. Her skill as an executant was particularly exemplified in the Sarasate number given as one of her encores, a Spanish dance, which was thrilling in the delicate virtuosity of her rendering. In the Melodie of Tschaikowsky, which she also rendered as an extra number, her tenderness of tone and amazing facility were delightful. The instrument she played was altogether too light for such a large auditorium as Massey Hall. Such a man as Kriesler, expert in all the secrets which enable an interpreter to evoke the soul of a violin, might have done something with it, but Kathleen Parlow is too young and inexperienced to make the attempt, especially with such a cumbrous and discursive number as the Tschaikowsky Concerto.

The first number of the orchestra's programme was undoubtedly given for a purpose. It was to familiarize the public with the themes of Elgar's great oratorio, "The Dream of Gerontius," which is to be done by the Sheffield Choir in three weeks' time with the Toronto Sympony Orchestra. The organization will then play under the baton of one of the greatest of contemporary composers, Sir Edward Elgar. The overture was designed by Elgar solely for an introductory purpose; it is not a complete and symmetrical work in itself, like the Vorspeil to "Der Meistersinger" or the overture to "Ded Friechutz." Consequently it failed of its effect although it was beautifully rendered with a largeness of tone that was at all times impressive.

Call him a Philistine if you will, the writer did not relish the Mozart G Minor Symphony, given without cuts as Mr. Welsman gave it. It was filled with tiresome repetitions even in lovely melodious movements like the Andante. It no doubt served an excellent educative purpose in illustrating what Beethoven had done for the symphonic form in imparting to it a definite emotional and dramatic character, but the most honest effort of mental gymnastics on my part did not force my twentieth century sympathies to like it, except in spots.

* * *

THERE have been few performances of grand opera in English in this city that have surpassed the presentation of Puccini's lovely work "Madame Butterfly," by the Aborn company at the Royal Alexandra theatre this week. The singing quality of the principal artists is really admirable, the orchestra is adequate, scenically it is tastefully invested, and the whole performance has the elusive element of "go" in it. Though the score of "Madame Butterfly" is complex and requires for its interpretation a considerable band of musicians, and interpreters of high accomplishment, the piece itself is one of which an excellent representation can be given at modern prices. It is primarily a star piece for the soprano and requires but three other singers of importance. The chorus work is comparatively light and therefore the chief expenditure outside the title role is for orchestra. These economic merits have given the opera what might be termed a wider circulation, than has been the fate of many beautiful works. To illustrate one's point it may be pointed out that while it is practically impossible to give a really adequate performance of "Aida" with a travelling organization, whereas this work of Puccini can be attractively presented in an ordinary theatre at reasonable prices as this production proves, the scale of cost being largely regulated by what the soprano star charges per performance. It is an opera which wears extremely well and stands the fullest test of good music in that it reveals new beauties at each performance. One has heard the opera for the second time during the present season and this week's presentation is probably the tenth one has listened to since it was first produced, yet its score uncovered fresh joys. Puccini, though he never strikes the note of grandeur, has a luscious beauty and tenderness in his music that continuously appeals to the emotional faculties. He is infinitely more subtle than his contemporaries Leoncavallo and Mascagni and inimitably gracious at all times this work. The soprano who sang the role of Madame Butterfly on Monday night, Miss Dora de Felippe—is peculiarly suited to the part. She is *petite* as the Japanese girl should be, though most Butterflies that one has seen have been of generous proportions and curves. Her voice of an exquisite smoothness and tenderness in certain passages, and if she made a deviation from pitch in all the long and arduous part she had to sing, the writer did not detect it. Her acting was also excellent, though she showed a slight tendency to indulge in strained attitudes. Her mastery of the art of phrasing enabled her overcome the difficulties of the angular English translation in a most delightful way, and she assuredly has the gift of pathos both in voice and personality. The singing of the tenor, Mr. George Tennery, was excellent. His voice is of robust emotional quality and he sings with smoothness and fine temperamental gifts. His singing of the final solo illustrating Pinkerton's remorse, was particularly effective. Mr. Louis Kriedler is a heavy baritone of splendid quality, who sang so nobly, that he overcome the incongruous lines of the American consul—lines which seem especially droll when heard in English to an Italian setting. Miss Ellen James, formerly known here as Miss Nellie James, still retains the rich qualities of her contralto voice, and was most effective



Mr. James S. Metcalfe, the celebrated dramatic critic of New York Life, provides weekly advance information about the plays and players to be seen at the leading Toronto theatres. His "tips to playgoers" are written by a man without fear or favor.

FROM FRANCE AND GERMANY.

"Sire" is a light comedy, essentially French throughout, and dealing with a topic—the mystery of the so-called "lost Dauphin"—which has a considerable appeal to the French public. The basic topic does not interest us much on this side of the water, the adaptation has been badly done, fine distinctions which meant much in the original are here of no value, and the result is a comedy which is more mystifying than diverting.

"Sire" wastes the abilities of one of our best contemporary actors, Mr. Otis Skinner. It is difficult to sympathize with him in the character of a scamp actor who is engaged in the deception of a helpless old lady, but he gives the part a distinction and gayety which rob it of some of its reproach.

"The Private Secretary," adapted from the German, has been a very laughable farce in England with Mr. Hawtray, and in America with Mr. Gillette in the title part. The character is what is known in theatrical parlance as a "fat" one, and almost any comedian should get a good many laughs out of it. With a poor cast it might be made a rather mournful affair, and the merit of the performance will depend very much upon the kind of road company which is to present it in Toronto.

APPLIED MYTHOLOGY.

"The Faun" is most amusing satire. It brings to bear on some of our modern and accepted institutions, the strictly natural and logical view. Conventions which have been built up by centuries of Christian civilization are toppled over by a breath of pagan reasoning.

All this is done in a fantastic spirit of pure fun, and if we will only permit ourselves to look at ourselves with the eyes of "The Faun," we may perhaps get an inkling from this play of how droll we really are.

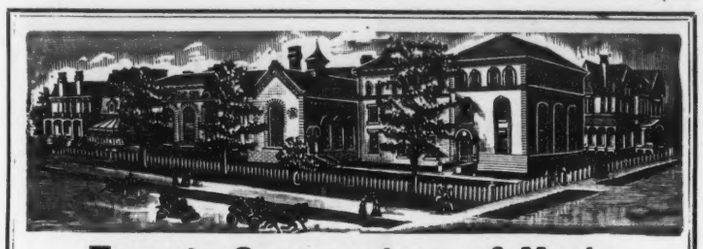
Although the piece is by an American author, the scene is laid in England, and Mr. Knoblauch's shafts are leveled largely at the conventions of English life, although they are fit for any target.

"The Faun" is very well cast and in the title part Mr. Faversham finds better material than has fallen his way for a long time. His first entrance in attire consisting mostly of a single leopard's skin, will be found somewhat startling, but an excellent foundation for what is to follow. "The Faun" is quite worth seeing.

James S. Metcalfe



OTIS SKINNER,
America's premier romantic actor, who will present Henri Lavedan's latest play, "Sire," at the Princess Theatre during the latter half of next week.



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N.Y. Herald: "Scintillates with crackling bright speeches."
THE FAUN
MUNSEY'S MAGAZINE:—"Refreshing is just the right adjective with which to describe "The Faun." One could tell from the kind of laughter in the theatre that the people were letting themselves go in mirth of a sort that is rare nowadays."

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Thursday, Friday and Saturday. Matinee Saturday
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In Henri Lavedan's Comedy
"SIRE"
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"Capital role for Otis Skinner."—N. Y. World.
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in the final episodes when her voice carried a true tragic import. The chorus was especially good in the pianissimo number sung behind the scenes, which closes the second act. The orchestra under Cæsar Sodero played with much color and delicacy. Altogether it was a performance which must have surprised many by its all round excellence.

* * *

AS such entertainments go "Madame Sherry" is of average excellence. It has a story of the type that has served to make many a farce, ever since farces were invented, and its music is tuneful without being vulgar. It is the type of piece which goes wonderfully well in October before the appetites of playgoers have become jaded. Along toward April every popular tune of the season has been sung to death and the actor's jokes have percolated through the fabric of society, by that constant interchange of humor which goes on on this continent. Consequently the entertainment does not seem spontaneous even though it is presented in this city for the first time. But the acting of Mr. Callen Mostyn is always refreshing and amusing. Mr. Mostyn does not resemble the traditional portraits of Cleopatra, but he approximates to her most famous quality in that age does not wither nor custom stale his—one will not say infinite, but his very exceptional variety. In these days of eccentric "bounders" who leap into fame as stars for a season or two, and then are heard of no more, it is a pleasure to encounter a comedian so sound in method both as a singer and a jester, and one who can do so many things well and with unaffected ease. He is the making of this production of "Madame Sherry," though some credit must be given to the contingent of pretty girls headed by the talented and graceful Toronto youngster, Marie Flynn.

Hector Charlesworth

* * *

THE THEATRES

William Faversham will present his new play, "The Faun," by Edward Knoblauch, at the Royal Alexandra Theatre next week. Mr. Knoblauch has evolved in his comedy, "The Faun," a most novel idea. In order to point out very many of the absurdities of modern life, he introduces a faun into our work-a-day world. In this new play Mr. Faversham will be seen as a faun, the same being a son of Pan. The faun in Mr. Knoblauch's comedy wanders away from his countryside and happening in the garden of a London house, belonging to Lord Stonbury, where he discovers a fountain in which he bathes to his great delight. On this particular night Lord Stonbury has just returned from the races, where he lost a large sum of money. He had borrowed this money from a relative of his fiancee to pay off pressing obligations. The amount was insufficient, however, and in attempting to recoup his lost fortune had resorted to the turf. But ill-fortune had frowned upon him. Calling his valet, Lord Stonbury arranges his affairs, discharges his servant, and when about to raise the pistol to take his own life, he is attracted by a curious whistling sound in the garden. Opening the windows and looking out, he finds bathing in the fountain the curious creature whom he first thinks to be a tramp. The faun having satisfied Lord Stonbury to the contrary, is provided with an ulster to cover his nakedness, and requested to come into the house. Our mode of life is entirely unknown to the faun. By the mutual asking of questions the faun learns of Lord Stonbury's financial plight and offers to extricate him from his difficulties on the condition that he shows him life as it exists in London. So the faun is dressed as a human being and taken about in society as Prince Silvani. Lord Stonbury, through the assistance of the faun, recoups his fortune. The faun meanwhile meets all classes of society. They all strike him as being exceedingly unnatural and so starts out to reform the people he meets and bring them back to nature.

* * *

Apparently cast in a characteristic Otis Skinner part in "Sire," that of Denis Roulette, clockmaker, strolling player, roysterer, conspirator, in short fearless adventurer, one to whom life is a play, and living merely a succession of fictitious parts, Mr. Skinner will make his appearance in this role at the Princess Theatre the last half of next week, with matinee on Saturday. This is the newest of the Henri Lavedan plays to find its way into English since "The Duel," in which Mr. Skinner also performed four years ago. "Sire" is in four acts. Its story evidently took form in its author's fancy by the simple process of reflecting upon the drama and comedy, that which actually must have been enacted in many a Royalist French family, because of the blind belief of its members, that the son of Louis XVI. and Marie Antoinette did not die in the temple, but survived and was still (1848) in hiding, ready to ascend the throne as Louis XVII. That is, "Sire" is not an historic drama or comedy; it makes no pretence at adding to the multitude of theories current in France, especially in Bourbon France, concerning the fate of the lost Dauphin. The idea of "Sire" is principally to show, in a romantic way, the belief in his actual existence, as a royal person, that had prevailed for years in the minds and hearts of many loyal Royalists and the watchful readiness with which his coming was awaited. Whether or not the youthful Dauphin lived to manhood after his father's execution in 1793, M. Lavedan does not attempt to settle. In the cast will be found John Clulow, A. G. Andrews, Charles B. Wells, Izetta Jewel, Mabel Bert, Alice Gale and Margaret Sayres.

* * *

Edward Knoblauch, who wrote The Faun for William Faversham, is a Harvard man, and, like that brilliant band of men from the University of Cambridge, William Vaughn Moody, Edward Sheldon and others, turned his attention to play-writing immediately after his graduation. Ten years ago, upon his leaving Harvard, he went to Europe for the purpose of studying the theatre in the principal Continental cities. He was director for Miss Lena Ashwell in her enterprise at the Kingsway Theatre, London, in which she produced her most successful play. He wrote "The Shulamite" for Miss Ashwell, and his "The Cottage in the Air" was produced at the New Theatre last winter. This latter play, under the title of "Priscilla Runs Away," is now being presented at the Haymarket Theatre, London, with Miss Neilson-Terry in the title role. The two hundredth performance of "Priscilla Runs Away" was lately celebrated at the Haymarket Theatre. Mr. Knoblauch's early experience in London was as an actor, having been associated with James Welch as a comedian.

* * *

The Earl Grey Musical and Dramatic Trophy competition, which will take place at the Walker Theatre, Winnipeg, the week of April 24, promises in many respects to be the most notable since these competitions were commenced by Earl Grey in 1907. The entry list, which closed on Wednesday night of last week, is the largest in the history of the competition. The entries, as reported by Ernest Beaufort, honorary secretary for Winnipeg, are as follows:

Dramatic Trophy.

Prince Albert Dramatic Club.
The Margaret Eaton School of Literature and Expression, Toronto.
London Dramatic Club, of London, Ont.
Edmonton Amateur Dramatic Club.
The Bohemian Company of Players, Winnipeg.
Winnipeg Thespians.
St. Alban's Dramatic Society, Winnipeg.
The Strollers' Dramatic Club, Winnipeg.
The Philanderers' Dramatic Club, of Winnipeg.
Portage Amateur Dramatic Society.

Musical Trophy.

Broadway Symphony Orchestra.
Winnipeg Oratorio Society.
Grace Church Choir.
Winnipeg Amateur Operatic Society.
Regina Orchestral Society.
Zion Methodist Choir.

In addition to the two trophy competitions, some twenty-five students have sent in their entries for the individual competitions for violin, voice and piano.

* * *

Next week at Shea's Theatre the bill will be headed by the Operatic Festival, presenting two picturesque musical episodes, "Gypsy Life" and "The Carnival of Venice." Every member of the act has a voice of grand opera calibre, and although all are not given solos this calibre is discernible in the splendid ensemble effects. The special feature for the week will be Dolan and Lenharr, presenting their latest success, entitled "Some Mind Reader." Included in next week's bill are Swor and Mack, black face comedians; the Alpine Troupe, greatest of all aerial wire acts; Miller and Mack, in songs and dances, and the kinetograph.



WILLIAM FAVERSHAM,
The distinguished actor, who will be seen in Edward Knoblauch's unique play, "The Faun," at the Royal Alexandra Theatre next week.

* * *

Vesta Victoria, the famous English comedienne, now creating such enthusiasm in Canada, begins a week's engagement at the Princess on Monday evening, April 3rd.

* * *

Singer's Serenaders, one of the best of the present-day burlesque organizations, will be at the Gayety next week, commencing Monday matinee. The fact that this company comes under the direction of the management of the Great Behman Show entitles it to more than ordinary consideration, because the last named organization is undoubtedly the most worthy of all of the burlesque attractions in this country.

MUSIC

Lady Norah Noel, daughter of Lord Gainsborough, will be in Toronto on April 4, 5, 6. Lady Norah, who has achieved considerable fame as a vocalist, is one of the members of the Sheffield Choir, whose visit during the course of the tour of the Empire now being undertaken by that great choral organization is being looked forward to with so much interest. Her ladyship will be accompanied by her brother, Lord Campden.

* * *

His Majesty the King has graciously become Patron of the Festivals to be given in Toronto, April 4, 5, 6, in which the composers of Toronto, the National Chorus of Toronto, and the Toronto Symphony Orchestra are to associate with the Sheffield Choir in the Coronation Empire concert, April 6th. This event is to become a grand affair owing to the royal distinction bestowed upon the musical elements of Toronto by His Majesty. To this end His Honor the Lieutenant-Governor will hold a meeting at Government House, when it is expected the Brigadier-General and officers commanding the Toronto militia forces will be present to arrange proceedings which undoubtedly will lead to a gorgeous spectacle being presented on the night of the Coronation Empire concert in this city. The choir were given a grand send-off on their departure for Canada last Friday at Liverpool, the Chorus singing the National Anthem and "O Canada." Their first concert will be given at St. John, Mar. 25.

* * *

The complete programme has not yet been received from the management of the Boston Opera House Company for the concert to be given by the Alice Nielsen Company in Massey Hall on April 3rd, but from advices just received it is evident the intention to make this one grand musical evening that will be remembered. Among the numbers mentioned are: The duet trio from "Faust" by Lassalle, Fornari and Giaccone; solo, "Deh Vieni Non Tardar," Miss Nielsen; solo from "Manan," Mr. Lassalle; quartette from "Rigoletto," Mmes. Claessens, Nielsen, Mm. Lassalle, Fornari; quintette from "Carmen," Mmes. Savage, Fishwe, Claessens, Mm. Giaccone and Lassalle; solo from "La Tosca," Mr. Lassalle; solos by Miss Nielsen, "Lately in Dance," "Love has Wings," "From the Land of the Sky Blue Water," and the aria from the second act of "Madam Butterfly' and the sextette from "Lucia de Lammermoor," by Mmes. Nielsen, Savage, Mm. Lassalle, Fornari, Perini and Giaccone. The seat sale from the plan does not open until the 29th instant, but seats are now being reserved by mail.

* * *

A most valuable work of musical reference has been issued by the Oliver Ditson Company, of Boston, namely, Baizell's Dictionary of Musicians. It is edited by W. J. Baizell, who acknowledges valuable assistance from Miss Marguerite Barton, of Boston. Especial care has been taken to authenticate the dates, and readers are requested to point out any errors discovered for correction in future editions. In concise form a world of information is given about the composers, artists and singers of the past and present with an indication of their standing with their contemporaries and their present hold on critical esteem. In only one respect is the dictionary deficient, either for whim or carelessness the modern Italians are more or less ignored. For instance there is a paragraph about Lillian Blauvelt, but not a line about Tetrazzini. The great contemporary Italian conductors, Toscanini and Cleofonte Campanari, are also ignored. So far as Germans, Englishmen and Americans are concerned, the record is very complete, and it flatters one's Canadian spirit to note a lengthy reference to Dr. A. S. Vogt. There is also some much needed data concerning Calixa Lavallee, the French-Canadian composer of "O Canada." These, with a note on Albani, represent the extent of the editor's excursions into Canada. Apparently he had never heard of Alexander Muir. The book is an admirable companion volume to Louis C. Elson's Dictionary of Music.

* * *

Mr. Burton Collver, of Detroit, who is managing the concert tour of Mary Garden, the great operatic star, whose singing has delighted thousands at New York, and who is the life of the Chicago Grand Opera Co., was in Toronto recently and completed arrangements for this great artist to appear at Massey Hall on Wednesday evening, April 26th. Mr. Norman Withrow, manager of Massey Hall, will make this the musical event of the season, and as this will be the only appearance in Canada of this great artist, there is no doubt whatever that Massey Hall will be crowded on this occasion. Mail orders for seats, accompanied by remittance will be received and reservations made in order of receiving. Prices, $1.50, $2.00, $2.50 and $3.00.

* * *

A year ago Mrs. Barton and Mr. Pigott gave their first Song Evening, which was so well liked that they were asked to repeat it, and were greeted by a larger audience when they did so a few weeks later. On the 29th of March—next Wednesday—at 8.30, they will present another programme, in which are many beautiful and novel songs—one of the most interesting groups being devoted to Scandinavian composers. There are also some seldom heard songs by Gabriel, Faure, Franz, Hugo Wolf, and Richard Strauss, also songs by MacDowell, Somervell and Debussy. One of the charming features of their recitals is the presentation of the entire programme from memory, which makes their performance spontaneous and intimate. They have again chosen the Greek Theatre of the Margaret Eaton School, which has become so popular for chamber music; and cards of admission may be had there and at Tyrrell's book shop.

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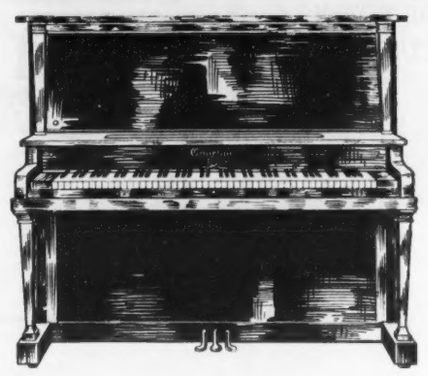
The solo artiste for the concert of the Toronto Symphony Orchestra on April 7th, will be the celebrated contralto Louise Homer, instead of Frances Alda, who was first engaged. Madame Homer is an artiste of high distinction and was heard in Toronto nine years ago with Maurice Grau's grand opera company, when she sang Ortrud in "Lohengrin." It was on the occasion of the present King, then Duke of Cornwall and York to this city. In that performance Sembrich was the Elsa, Andreas Dippel the Lohengrin, and Muhlman the Telramund.

* * *

The Conservatoire in connection with McGill University at Montreal has recently made some changes in its teaching staff which will very greatly broaden the scope of its work and influence. The intention has been to provide here in Canada a finishing school for students of the class that previously has gone to Europe to round out their musical education. In connection with this an effort was made to induce Professor Michael Hambourg, of Toronto, to go to Montreal. The professor, however, was unwilling to leave this city, and the pupils who now are studying under him, so an arrangement has been affected whereby Professor Hambourg will visit Montreal two days of every week, being thus able to spend the balance of his time in Toronto.

* * *

The Royal Welsh Ladies' Choir sang at Massey Hall on Saturday, March 18th. The choir is composed of the pupils of the director, Madame Hughes Thomas, of Cardiff, Wales, who is a licentiate of the Royal Academy of Music London, England, and representative of that time-honored institution in Cardiff, Wales. She is known in the Gorsedd circle of the Royal National Eisteddfod of Wales by the name of "Merch Tremrudd." Her soloists have all been prize winners of the "National Eisteddfod" and have also won honor certificates at the various musical examinations. Great enthusiasm was shown by the large number of Welsh people in the city who came forward eagerly to hear again the loved folk song with which Wales is so richly endowed. At the end of the concert the Welsh National Anthem was taken up by the audience and God Save the King" was sung twice over. This is the first Welsh choir to tour Canada.



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CITY and COUNTRY HOMES



One of Britain's Lesser Country Homes.

IT is rarely, when one sets out to see a Lesser Country House, that so enchanting a guide may be summoned as Robert Louis Stevenson; but in the case of Dr. Fletcher's house it may be done. True, that in 1875, when the knapsacked genius set out to walk from Great Missenden to Wendover and struck up the hills to his right, Hen Grove was a bare site and the house not to be devised for thirty years and more. For all that, his essay on "An Autumn Effect" is a lamp to our path, because he creates for us, with all his subtle swift and just perceptions, the atmosphere of these quiet wooded Chiltern hills. A recent writer on Buckinghamshire has deplored that the Peacock Farm, which so delighted Stevenson, cannot be found, and we share his grief. It must have been somewhere near St. Leonard's that these birds with the scrannel voice satisfied the devoted vagrant that they were "invented by some skilful fabulist for the consolation and support of homely virtue."

The tide of modern life has lapped quite ineffectually round the foothills of the Chilterns. The parish of St. Leonard's has actually declined in population since 1831, when Lewis compiled his Topographical Dictionary. It claimed one hundred and eighty-five souls in those days, but in 1904 had no more than one hundred and forty-eight, so Dr. Fletcher and his family at Hen Grove have gone some way to restore its members to the old level. Even Wendover, with its railway station, has made nothing like the normal advance during the same seventy-three years, for it increased only from one thousand six hundred and two to two thousand and nine.

Hen Grove has been the name of the site of the house of which two pictures are herewith given from time immemorial. Though there is no distant view from the windows, a few minutes' walk brings us to the highest point in Buckinghamshire, where one looks over the Vale of Aylesbury spread out like a map. The house stands back from the road on the edge of Hawridge Common, and we pass through a pleasant forecourt to the two-storeyed porch with its well-moulded brick arch. From an intervening corridor we enter the main hall with its big fireplace and oak-panelled walls. This spacious room and the dining and drawing rooms alike look to the south-west and are furnished with big bay windows. Opening out of the dining room, and with a door also to the corridor, is a most admirable loggia at the south corner of the house. The pillars which carry the walls above are adequately massive, and its vaulting gives the loggia a happily cool and cloistral effect.—Country Life.



ONE OF ENGLAND'S LESSER COUNTRY HOUSES.
An aspect of Hen Grove, St. Leonard's, Buckinghamshire. Designed by P. Morley Horder.

A New Illuminating Gas.

FEW people are acquainted with the possibilities of the rare gas known as neon, but the time may come when neon will be our chief illuminant. Mr. Thomas Baker, the English expert on wireless telegraphy, says that the neon light is a long vacuum tube containing a little neon which in its normal state is invisible. When an electric current of sufficient voltage is passed through the tube the neon at once becomes luminous and gives a rich, red light which presently seems to be of a warm golden color. A neon tube sufficient to light a room forty feet square should cost about $25, and of course to this must be added the expense of the electricity, which would be about half as much as that needed for an electric light of the same power. If these figures are correct and inclusive there seems to be no reason why the neon light should not come speedily into use. Electricity is now available everywhere, and there is no need to await the fulfilment of Mr. Tesla's prophecy that some day we can get all the electricity we need from central wireless plants. If the cost of the neon tube is only $25 it would soon pay for itself in the saving of electricity.

BY far the largest map in the world is the Ordnance Survey Map of England, which covers 108,000 sheets. The scale varies from one-tenth inch to ten feet to the mile, and its preparation, including both surveys and office work, cost, approximately, $1,000,000 a year for twenty years.

The details are so fine that those sheets having a scale of even twenty-five inches to the mile show every fence, wall, hedge, and isolated tree in the country. Not only is the exact shape of every building shown, but every porch and doorstep is indicated, as well as the material of which the structure is composed. Every lamp-post and fire-plug in the country is shown.



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Hen Grove, St. Leonard's, Buckinghamshire. Designed by P. Morley Horder.

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In upholstering furniture of this class we employ no machinery; each article is hand-made from start to finish by expert workmen. Curled horsehair is used in liberal quantities, and the springs, webbing, etc., are of the best obtainable quality. We count ourselves safe in claiming that the Easy Chairs, Davenports, etc., we turn out in our own workrooms fully equal the costly originals of which they are reproductions.

The Davenport Sofa above illustrated is a fine example of this class of upholstery. The seat, arms and back are all upholstered with deep springs of finest temper, and thickly padded with curled horsehair. We carry this design in stock in the 7 ft. 6 in. length.

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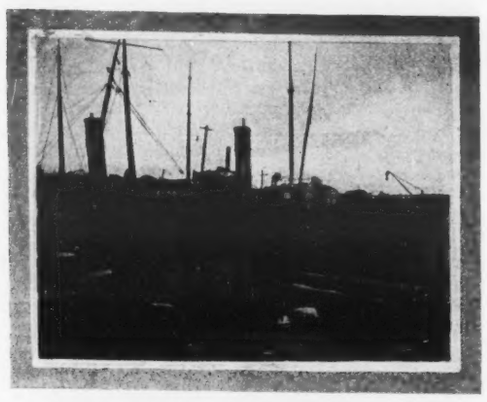
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How Canada's Navy has Passed the Winter

WHEN H.M.C.S. Niobe, the pioneer of the Canadian naval fleet, arrived at Halifax last autumn she docked at the historic dockyard, the North American headquarters of Britain's fighting ships for one hundred and fifty years or more. The Niobe is there to-day in her winter quarters. Not because the winter's frosts prevent her going abroad, for Halifax harbor is ever open and, the salt sea waves eternally kiss the noble cruiser's steel sides. There is no cause for her to "go cruising" just now, and beside the winter is a fine time to train the recruits and for the shore staff to get into working order.

The dockyard occupies a commanding position on the harbor front in the north end of the city. For the past three years it has been occupied by the Department of Marine and Fisheries, and it has proved an ideal spot for the work of that agency on account of its large storehouses and its spacious piers. The Marine and Fisheries tarry there still, but await in fear and trembling the word to "move on."

The history of the dockyard is a long story. It is the



Fishery protective cruisers in winter quarters.

story of Britain's naval experience in North American waters, and too long a story to be recited in this sketch.

The best that can be done under the circumstances is to take a peep within the granite walls and see how the Canadian navy is faring in winter quarters.

The winter just ended has been a severe one in Halifax, and a severe winter for the bluejackets. British sailors, as a rule, are not accustomed to zero weather. In the time of the Imperials (that is the term used for the regular British force) the ships generally steamed away for Bermuda and the West Indies before the mercury got very far down in the tube. But the men on the Niobe have had to face the snow and the slush and once or twice, when the thermometer registered 20 deg. below zero, came in for a taste of the real thing. Still they have not complained. The Niobe is steam heated, and the quarters are fairly comfortable.

The little cruiser Canada, the flagship of the fishery protection service, now attached to the Canadian navy, is also in winter quarters here, though her crew occupy barracks in the yard. Two smaller cruisers of the same fleet are putting in the dreary months at another dock, while their officers are undergoing regular naval instruction on the Niobe.

Up on a level piece of ground, almost every morning, can be seen a squad of young Canadians going through the regular drill, while well set up Dominion policemen from Ottawa keep watch at the gates.

The main point of interest just now is the Naval College, where twenty-two Canadian lads are learning the art of naval warfare. The college building is of red brick, and was used by the Imperials as an hospital. It is large and comfortable, and is the home as well as the school room of the cadets. The boys started on their two years' course at New Year's. Some days they are at work in the machine shop, other days find them among the torpedos. They are getting all the practical knowledge available so far as it is possible on land, and in the summer will be taken on cruises along the coast in the Niobe or smaller steam craft of the fleet, while a regular "fore and aft" sailing vessel will be secured in order to learn them the real work of "sailorizing." The college has been fitted up

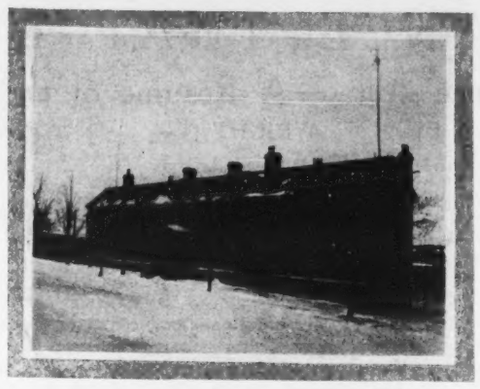


Main offices of the Canadian Navy in Halifax Dockyard.

with the Marconi wireless system, and this branch will also form part of the instruction. There is a full staff of teachers, the whole being in charge of Commander Martin, who also holds the position of Commander of the Dockyard and the Commander of the cruiser Canada.

In a few weeks the snow will disappear and the green grass take its place. The dockyard covers a large area and there is much open space, gardens and beautiful shade trees. It is indeed a beauty spot in summer, and a desirable place for young Canada to acquire the elementaries of the business of fighting with ships. Its historic associations are elevating and inspiring, and at every turn there is something to remind one of the story of the service and the brilliant achievements of the flag which floats there as proudly to-day as it did for an uninterrupted century and a half. It is now in Canadian hands. It is in good keeping.

W. D. TAUNTON.

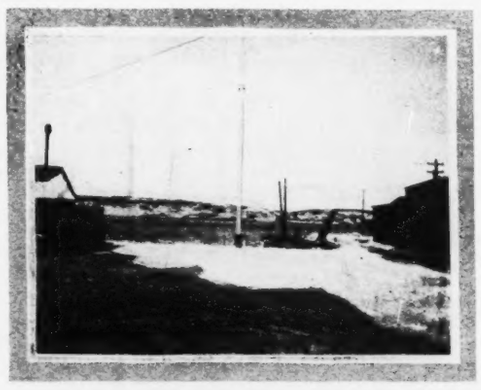


The Canadian Naval College at Halifax Dockyard.

Jeannette Gilder on "Chanticler."

MR. CHARLES FROHMAN knows his business better than I do, and I dare say that he knew what he was about when he gave Miss Maude Adams the part of Chanticler. He counted more upon her popularity, more upon curiosity to see her in such a part, than upon her fitness for the role. The part of Chanticler was written, as every one knows, for the late and still lamented Coquelin. In reading the play one can hear his inimitable delivery of the lines, but one should try to forget this when one goes to the Knickerbocker Theatre.

So that the audience would get a sight of the real Maude Adams, she was chosen to deliver the prologue, which, in the original version of the play, is delivered by a man, one representing the manager. But instead of a man, Miss Adams stepped out before the curtain, which in this instance was green, not red, as the book calls for. She was dressed in a becoming white silk, or satin, gown, and looked very pretty, and spoke her lines with all the charm and the little mannerisms for which she is conspicuous. It was very prettily done, and that these lines were delivered by a woman rather than a man made little difference, but that the virile and sonorous lines of the cock should be delivered by a woman, and successfully, was more than any audience had a right to expect. Charlotte Cushman could have, perhaps, delivered the "Ode to the Sun" with all the impressiveness that a man might have given it. Not so Miss Adams. She spoke the lines prettily, but anything less masculine than her voice and manner could scarcely be imagined. It is her daintiness and "cute" little way that make her so popular; there is nothing dainty nor "cute" about a barnyard rooster. She should have played the Hen Pheasant, though the part was not badly done by Miss May Blaney. Still it was not played as Mme. Simone (wedded La Bargy) played it in Paris. Miss Adams would have been charming in this part, but then there would have been no special advertising in her playing the part of a hen pheasant, but there was a lot of advertising in her playing the part of the cock of the walk. Miss Adams has played male parts before, notably l'Aiglon, in which she was an interesting and pathetic figure, but this was her first, and let us hope



The flagstaff which marks the spot where the late Edward VII. first set foot on Canadian soil.

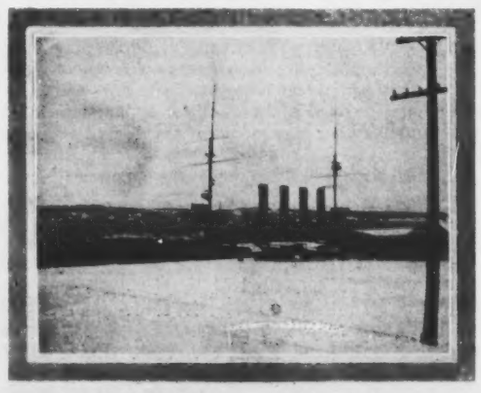
her last, assumption of the role of a full-grown man. Of course she had to crow as the cock, but it was a feminine crow, and could by no possibility have "awaked the morn."
—Jeannette Gilder in the San Francisco Argonaut.

Nietzsche as a Stylist.

NIETZSCHE'S place as a stylist is thus set forth by T. M. Kettle, M.P. in his Introduction to Halevy's "Life of Friedrich Nietzsche."

More than Schopenhauer, more even than Goethe, Nietzsche is accounted by the critics of his country to have taught German prose to speak, as Falstaff says, like a man o' this world. The ungainly sentences, many-jointed as a dragon's tail, became short, definite, arrowy. "We must 'Mediterraneanize' German music," he wrote to Peter Gast, and, in fact, he did indisputably "Mediterraneanize" the style of German literature. That edged and glittering speech of his owned much to his acknowledged masters, La Rochefoucauld, Voltaire, and Stendhal, the lapidaries of French. But it was something very intimately his own; he was abundantly dowered with the insight of malice, and malice always writes briefly and well. It has not the time to be obscure. Nietzsche had this perfection of utterance, but a far richer range and volume. He was a poet by grace divine, and a true Romantic for all his raving against Romanticism; the life of his soul was an incessant creative surge of images metaphors, symbolisms, mythologies. These two tendencies produced as their natural issue that gnomic and aphoristic tongue which sneers, preaches, prophesies, chants, intoxicates, and dances through the pages of "Also Sprach Zarathustra."

Dr. Henry K. Carroll of the Methodist Episcopal church, who has held an undisputed prestige as the most authoritative church statistician in America ever since he was in charge of the Government census of churches in 1890, publishes as usual his carefully prepared summary of the gains and losses of American denominations for the year 1910. It shows at total increase within the year in the United States alone of 2,300 ministers, 2,400 churches, and 627,000 communicants. The grand total of religious communicants in the United States has now passed considerably above 35,000,000, so that out of every 1,000 of the present population, 385 are members of some religious body.



H.M.C.S. Niobe in winter quarters.

Emperor Francis Joseph ascended the throne at the age of eighteen, and has reigned for sixty-two years. He recently celebrated the eightieth anniversary of his birthday, and, despite his age, is strong and vigorous. Deriving keen enjoyment from the chase, he braves wind and rain stalking deer, and exposure has so hardened his constitution that he feels no ill effects from the experience. He dines simply and retires early. Every document presented to him is thoroughly examined, and, no matter how complete the information may seem, additional facts are frequently required by the Emperor.

When a fool and his money are parted it sometimes finds its way into the hands of another fool, and then it all has to be done over again.

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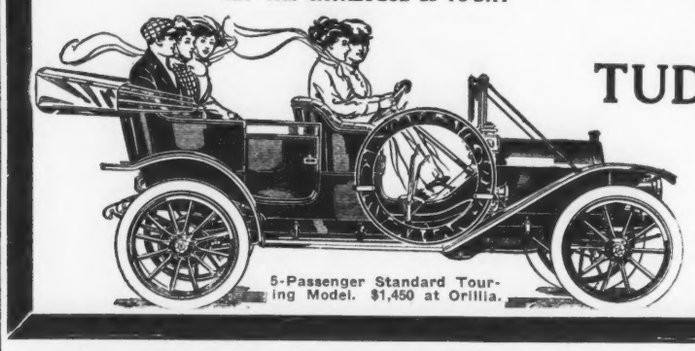
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It is a Special brew, and has won renown for its delicacy of flavor. It can be easily digested and assimilated by those who are unable to drink a heavier ale.

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THE REMEDY FOR FIRE INSURANCE THAT DOES NOT INSURE

Lt.-Col. Hugh Clarke's Bill to Amend the Ontario Insurance Act.—A Resume of the Bill and of the Objections of the Underwriters. By W. G. WRIGHT.

(ARTICLE NO. 1.)

"AN act to amend the Ontario Insurance Act" introduced in the Ontario Legislature by Lt.-Col. Hugh Clarke, of Bruce, has created much interest among the insuring public. It is thirty-five years since the Ontario Insurance Act was enacted, and practically all changes since have been made at the instance of insurance companies and chiefly for their benefit. This is the first attempt to amend the bill by changes in the interest of the insuring public, and in his efforts Col. Clarke deserves the active and earnest support from the public.

The Saturday Night, as a public journal, is naturally interested in having this act so amended that it will give the public a square deal, and consideration of the Bill is especially urged on the Manufacturers' Association, the Boards of Trade, and the various Retail Merchants' Associations.

Recognizing the subject to be of such general interest we have decided to have the whole Bill fully discussed in these columns, by Mr. W. G. Wright. Mr. Wright is an ardent supporter of the Bill and has been present at every session of the Special Committee appointed to consider it. He was formerly Chief Inspector of the Sovereign Fire Assurance Company, of Canada, and organized the United States General Office of that company in Chicago. His widespread experience in both Canada and the American Republic has made him familiar with conditions and contracts in both countries.

The objections and suggestions of the Underwriters will be given full prominence and thoroughly discussed.

An Act to Amend the Ontario Insurance Act

The purpose of this Bill are briefly as follows:

1. To compel the publication in a daily paper early in February of a true and verified statement of the financial condition of every fire insurance company operating in Ontario and to prevent the publication of other statements unless accompanied by the true one.

2. To exclude from companies statements of assets items of little or no value now usually shown at face value, such as notes in payment of called capital, old agents' balances, and amounts owed by insolvent concerns.

3. To compel companies to include all unearned premiums as a liability in statements.

4. To require that in order that the application may affect the insurance, a copy of it must be attached to the policy so that the assured may be able to live up to his agreement.

5. To require a Standard Policy.

One form of policy from all companies; one set of conditions; no interim receipt; no renewals; no trick clauses in application or trick words on the front; in fact, a straight, plain large type contract such as is issued nearly everywhere in the States.

6. Special clauses to be applied for by the assured in writing.....to be for a reduced rate.....to be just and reasonable—not to be attached by the agent without the consent of the assured.

7. To make the delivery of the policy proof of payment of the premium so far as the validity of the contract is concerned.

8. To prevent the companies from shifting the responsibility for their agents' acts in making out the application; his errors, his mis-statements, his carelessness or indifference onto the shoulders of the assured as is now so generally done by clauses in the applications and policies.

9. To make the mortgage clause part of every policy assigned with the consent of the company and thus protect the small lender as the companies now do freely for the large mortgage corporations.

10. To make all articles in general household and mercantile use be covered by general forms and not exclude plate glass, paintings, clocks, etc., unless specially insured as is now the law.

11. To permit freedom in placing insurance; providing that if insurance is placed without notice to the company the assured cannot collect over seventy-five per cent. of the total value of the property insured; in other words he must then carry one-quarter of his risk himself, not lose all his insurance as is now the law.

12. To allow ordinary alterations and repairs for fifteen days without notice.

13. To permit a fair quantity of coal oil and gunpowder in all risks and the storage of one gallon of gasoline in mercantile and manufacturing risks and yet not void insurance by small quantities used in dwellings for cleaning, etc.

14. To make all policies cover for loss by explosion of coal gas and of natural gas and for loss by lightning.

15. To require payment of losses in ten days and so prevent taking cash discounts from needy sufferers.

16. To require if reinstatement is undertaken that it be started and proceeded with immediately.

17. To require that insolvent companies cease operation immediately so found and to require immediate action by the Insurance Department in such cases.

18. To prevent payment of dividends out of capital.

19. To make the Inspector of Insurance responsible for the enforcement of insurance laws.

We wish particularly to call the attention to items 5 and 11. The latter clause is an endeavor to remedy the evils which have resulted from the unfair exaction of Statutory Condition No. 8, now on every policy; the former will simplify insurance for everyone, make it what it should be, quite understandable by ordinary mortals, and get rid of trick clauses now used so largely by some companies to Welch in the payment of losses.

An Act to Amend the Ontario Insurance Act

The Act will be treated clause by clause and the objections of the companies as filed with the committee will be stated fully, and these objections will be commented on.

Clause 2. This clause is intended to be a curative for several evils which have long existed and still exist.

Many virtually insolvent companies published false or misleading statements early in each year:

The Government reports are not available till late in the year. The reports are cumbersome and not conveniently available to the public as they should be by publication of the summary early in February in a daily paper.

The publication of misleading reports will be practically prohibited by the requirements that the true report shall always accompany any statement published by the companies.

The objection made by the Underwriters to Section 2 is as follows: "There seems to be no objection to the furnishing and publication of statements as proposed; they follow substantially what the Department now requires, but they should apply to all companies operating in Ontario which are not Dominion licensees. It should be made clear, however, that Dominion licensees are not affected, because their reserves are computed on a basis different from that of the Provincial companies, and besides they are required to furnish returns to the Department at Ottawa. The wording should be carefully revised."

It is just because these reserves of some Dominion licensees are computed at only eighty per cent. of the unearned premiums that in fairness to Ontario companies, those with Dominion license should not be excluded. The people of Ontario need to know the facts about all companies permitted to transact business in the province. The fact that the law of the Dominion permits a company to become actually bankrupt to the extent of twenty per cent. of its unearned premiums is just the more reason that the Provincial Government should enact protective legislation.

Section 3 of the Act requires that the actual unearned premiums shall be known as a liability. The Underwriters wish that the words "the actual" shall read "all," and to this we can see no objection, but when they ask that only the unearned premiums on the cash system shall be treated as a liability, is to show a wilful departure from sound underwriting. This practice of concealing unearned premium liability has enabled some companies to befog the public and their shareholders into believing the companies in a satisfactory condition when they are absolutely unsound. The premiums which have been paid, be they on either system, cash or mutual, are only earned for the period the policy has run. The proportion not earned (calculated at an average of 50 per cent.) is not the property of the company. It must either give insurance for the balance of the term if it continues to do business or it must return the unearned portion; if it fails, the unearned portion is a liability, which in the only case we have had recently to consider, the Standard Mutual, is likely will never be paid. Every honest Insurance Manager will agree that unearned premiums are an actual liability. The contention that these unearned mutual premiums should be set off against the unassessed premium notes (the uncalled mutual capital) is no more justifiable than would be a suggestion that the unearned cash premiums should be set off against uncalled for cash capital. No one has yet had the temerity to suggest the latter. If the law can force some underwriting horse sense and common honesty into the operations of some of the weaklings; if it is possible to get the public and the shareholders to know the actual results of the (mis) management now going on in some of these concerns which wish to escape showing their real liabilities, we should see some parties looking for new jobs and this accounts for the objections of *SOME?* of the Underwriters to having all actual unearned premiums shown as a liability.

Section 4. This clause provides that if the company desires to make the application a part of the policy then a true copy of the application shall be attached to the policy. It will enable the man who signs an application to have it before him when he considers his policy so that he may live up to his agreement. A point of great importance in this section is that it gets rid of the small print trick warranties, agreements, etc., usually found on the bottom of applications, because the application "shall not contain agreements or warranties contrary to the provisions of the Standard Policy." This is just where the shoe pinches *SOME* of the Underwriters. They say there is no demand for a copy of the application being attached to the policy. The same was said by the life companies, but it is now the general practice to have the application copied on the life policy. The fact is there is no demand on the part of the public for an application at all. If a first-class agent is employed his daily report is quite sufficient and is all that any company requires in the States, and all that any of them use in Canada.

The objections of the Underwriters are as follows:

They say a clause might be enacted "that upon request the assured shall be furnished with a true copy."

If a man must live up to a contract it is surely reasonable to furnish him with a duplicate copy. It is unreasonble to ask him to let one party have a copy and then when the other comes to claim under it be able to tell him that he has broken some condition and therefore is unable to collect. The one who really needs the application is the assured. He is the one who will be penalized for violating its terms, he is the one unfamiliar with the practices and laws of the business. It is unfair to suggest that he shall not have a copy when he gets his policy. The suggestion just means that he can get a copy when it is too late, because it would only be when in trouble that he would ask for it.

"In numerous cases no application is used and it is not required." If no application is used then none will be attached to the policy. This objection is frivolous on its face. "It will cause serious expense."

The extra expense troubles the companies little when extra salaries are sought by directors, when they pay 5 or 10 per cent. extra commission in certain cities because of the "extra expense" in getting business, and where no application is used. The companies doing the largest businesses well know that the day of the application is past for the progressive company, the progressive agent, and the progressive assured. No business man should sign an application. He can get all his insurance without. It is only the small fry and the ignorant on whom the application is imposed. The expense of having two applications filled out and signed instead of one, and one returned with the policy would not be more than one cent per policy. The agents could secure both at the same time. Crocodile tears about extra expense "which must be eventually born by the assured," etc., will not protect the assured.

"The Farm Mutuals always take an application. The burden would be heavy on them."

The Farm Mutual insures for three to four years. The agent can just as well get two applications as one, and one can be returned with the policy. The farmer needs his copy of the contract quite as much or more than does the company. The burden will prove so infinitesimally small as to be disregarded.

PRACTICAL POLITICAL ECONOMY

(Continued from page 5).

tion is not practicable. But they have all adopted laws establishing some form or other of voluntary arbitration in which the state offers itself as a mediator but does not force its service upon the disputants. Laws of this kind are by no means a novel thing in history. The first English statute for the arbitration of labor disputes dates from 1701. But it is only recently that they have risen in importance. It was in France that modern legislation of this kind received its first development. A law of March 18, 1806, created a board of experts (*conseil de prudhommes*) for the settlement of disputes in the silk trade at Lyons. Similar bodies were created for other cities, and a general law of 1853 expanded the system into a national institution. In Great Britain voluntary arbitration was first seriously established in 1867 by an Act of Parliament modelled on the French plan. The present British system rests upon the Conciliation Act of 1896. Until the year 1910 the British system was one of voluntary arbitration pure and simple, but the Trade Boards Act, which came into force in January 1, 1910, establishes boards which are composed of employers and workmen in equal proportion, and which contain also paid official experts who are empowered in regard to certain particulars in which the form of underpayment called sweating prevails to fix and enforce a minimum standard of wages. In the United States the Federal Government adopted an Arbitration Act in 1898, and in twenty-five of the states laws of voluntary arbitration are in existence. The general plan of all these statutes is one and the same. They create a special tribunal, constructed with a view to its impartiality and its experience, for the settlement of any disputes between employers and men which may be referred to it.

The Arbitration Acts of the separate states establish similar bodies. The law of Illinois provides that the Governor, with consent of the Senate, shall appoint three persons, not more than two of whom shall belong to the same political party, to serve as a "State Board of Arbitration." The members retire in rotation, one each year One must be an employer of labor, and one selected from a labor organization. Among the states which have passed laws for voluntary arbitration are Illinois, Indiana, Ohio, Pennsylvania, New York, Massachusetts, and Connecticut. But in all cases the arbitration is at the option of the parties concerned, although once it is accepted, the decision becomes binding to a certain extent, it being usual to provide a certain lapse of time during which it is to hold good.

In Canada, until the opening of the present century, the interposition of the Government in industrial disputes was on a purely voluntary basis. As a consequence of the severe railway strike of 1901, the Canadian Minister of Labor proposes that the Government should adopt the principle of compulsory investigation in controversies relating to transportation companies. An Act was passed in 1903, by which the Minister of Labor might hold an investigation of a railway dispute either on request or on his own initiative. The same principle was carried much further by the Act of March 22, 1907, commonly known as the Lemieux Act. The Act has reference to strikes and lockouts in all mines, public service utilities, transportation agencies and power works. It provides for the establishment of boards of conciliation to deal with industrial disputes in these branches of industry. The boards have power to summon witnesses and compel production of documents; two of the three members of the board are appointed by the parties to the dispute, and the third by these two members, or if they disagree, by the Minister of Labor. The important part of the bill as contrasted with purely voluntary arbitration, lies in the clause which prohibits strikes and lockouts in the industry concerned until a reference has been made to the board of conciliation.



GRANVILLE BARKER.

An English actor and manager celebrated for his efforts to place the British drama on a sound intellectual basis.

Professor Silas M. Macvane, who has resigned the chair of ancient and modern history at Harvard after a service of thirty-six years with the university, intends to remove to Italy, where, it is said, he will devote himself to the preparation of text books on economics and the science of government. His wife and three daughters now live there, one of the daughters, Miss Dorothy, having recently made a successful debut in grand opera. The resignation takes effect next September.

Why is it that a woman will always scorn a hammer if it is possible to use the back of a hair brush?

Shakespeare's Portraits.

OF all the alleged portraits of Shakespeare, the so-called death mask is perhaps the only one which possesses features of sufficient charm to do no overt violence to one's mental image of the poet—unless it be the Chandos portrait, but that has ear-rings! Unfortunately the death mask is of somewhat obscure pedigree. It was found in a Mainz junk-shop by Ludwig Becker, a portrait painter, in the middle of the last century; it had been picked up by a Count Kesselstadt on a journey to England at the end of the eighteenth century; it has the date of Shakespeare's death, 1616, scratched into the plaster of Paris; that is really all we know of it. Professor Owen, the anatomist, and William Page, the American artist, among many others, have argued for the genuineness of the mask; but none more enthusiastically than Paul Wislicenus ("Shakespeare's Totenmaske.") The Baconians have made the subject of Shakespeare's portraits their peculiar province, but Wislicenus attacks them with an eloquent fervor equal to their own. He attacks, too, Mrs. Stope's theory that the present bust of the Stratford monument was set up in 1746 in place of an earlier one, without pen and paper, to be seen pictured in Dugdale's "Warwickshire" (1656). The Dugdale portrait he describes as that of a falling hypochondriac, pressing a thick pillow to his abdomen in evident physical distress; a bad and careless sketch, as were those in Rowe's (1709) and Bell's (1788) Shakespeare's which show quite different heads. The reproduction in Pope's edition (1725), however, agrees closely with the present, that is, according to him, the original form of the bust and of the monument. The Stratford bust he believes to have been made from the Kesselstadt death mask, with the eyes opened, the cheeks fattened, and an expression of bourgeois geniality spread over the countenance by a local artisan.

The Making of Bells.

BELLS were made and used in China, Japan, and India long before they were known in Europe. The early influence of bells upon architecture is obvious, for we undoubtedly owe to them the building of the famous towers of the world. At first there were merely raised above the church roof to admit a central light, but, when bells became common, they were adapted to their use.

In the composition of bells copper and tin play an important part, though other ingredients are frequently used When the proper proportions of these two metals are combined and reduced by intense heat to liquid form, the mass is poured into a clay mould of the desired shape and size.

The small bronze bells found in the Palace of Nimrod are said to have contained ninety parts of copper to but ten of tin. In our time the proportions are about eighty parts of copper to twenty of tin.

Hand-bells vary more than those designed for public use, and are often composed of brass, silver, and even gold. Many persons are of the impression that silver is mixed with other metals in the casting of bells in order to mellow the sound, but this is a mistake. Any considerable amount of silver would injure the tone of the bell.

The material of which a bell is made does not wholly determine its tone; much depends upon the shape. Then, too, the proportions between the height, width and thickness must all be taken into account. Generally speaking, large bells are of these relative dimensions: one-fifteenth of the diameter in thickness and twelve times the thickness in height.

Some bells have been made of steel, but these are in no respect equal to those composed of copper and tin. In Switzerland, bells have been cast in glass, giving out extremely beautiful notes, but the brittleness of the material renders them, of course liable to cracks.

Chimes of bells have been brought to great perfection, especially in the Netherlands. Sometimes these tune-playing bells are performed upon by means of a cylinder, on the principle of the barrel-organ, though in most cases they are played by hand.

The largest bell in actual use is said to be that at Moscow. It weighs one hundred and twenty-eight tons. The great bell of Peking, China, is recorded as weighing fifty-three tons, and that of the Cologne Cathedral weighs over twenty-five tons.

A boy of fifteen, C. F. Waters, of Epsom, secured first place in the last examination of the Royal College of Organists in London. There were 204 candidates, of whom only thirty-four passed. For eighteen months he has been organist at a city church.

It is just as well to bear in mind that one cook can spoil the broth quite as effectually as too many.



LADY NORAH NOEL,

Soprano soloist with the Sheffield Choir which will be heard shortly at Massey Hall.



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The service of the Pennsylvania Railroad from Buffalo to Atlantic City affords direct connection, with but one change of cars in Philadelphia and no transfer across the city.

On Friday, April 14, a special fifteen-day excursion will be run from Buffalo and adjacent points to Atlantic City and other New Jersey seashore points, for which tickets will be sold at the extremely low rate of $11 from Buffalo.

B. P. Fraser, D. P. A., 307 Main Street, Buffalo, will be glad to tell you all about Atlantic City, and to supply the necessary tickets and Pullman reservations.

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BIRTHS.

INNES—On March 19th, at Simcoe, Ont., to Mr. and Mrs. W. L. Innes, a daughter.



ANECDOTAL

THIS is Jimmy the newsboy's story of the fire. "We stood aroun' an' de smoke was rushin' out of de buildin'. Gee, it was high. I guess it was seven or eight stories. De fire was comin' out and every one was yellin' and howlin' an' de bells was ringin' and de engines was smokin' an' dere was firemen in front an' dere was firemen at de side, but dere was no firemen in de alley. I says to Mickey, 'Let's go roun' into de alley and see what's dere.' We went roun' dere an' gee, de fire was just as bad as it was in de front. Dere was a guy lookin' out of a window on de sevent' story. Gee, he was high up, an' dere was no firemen or ladders dere. He was shoutin' 'Help, help, police.' Mickey says to me, 'Hully gee, look at dis,' an' den he shouted to de guy, 'Jump! we'll ketch you in dis blanket,' an' de guy jumped, an' gee, I t'ought I'd die laughin'—we didn't have no blanket."

* * *

"A MAN from Arena, N.Y., came to the city to visit his son," said Mr. Montgomery. "After dinner the son said to the father: 'Dad, let's take in a good show.'

"The old man was on in a minute. He meant a regular show, not knowing that his son was addicted to the picture show habit. They dropped into one of the big theatres uptown which has been turned over to the films and took seats in the last row. Three reels had been run off when the youngster turned to the old man. "How do you like it, dad?" he asked.

"'Aw,' said the old gentleman, "it's a good show, I reckon. But we're sitting so far back I can't hear the actors speak.'"

* * *

SPEAKER JOE CANNON, at a dinner, said soothingly to a young suffragette:

"After all, you know, there is room for both men and women in this world. Men have their work to do and women theirs.

"It is the woman's work to provide for the inner man, and it is the man's to provide for the outer woman."

* * *

REPRESENTATIVE McKINLEY of Illinois, chairman of the Republican Congressional Committee, one of the richest men in the House and known affectionately among his fellows as the "Human Christmas Tree" because of his generosity, was entering the House chamber a few minutes before the noon hour. "Say," cried Representative Rodenburg of East St. Louis, "I've just heard of a fine opening for some of that surplus capital of yours."

"What is it?" asked Mr. McKinley.

"I know of a famous city, a place of probably a hundred thousand inhabitants, that hasn't a livery stable or garage. I'm thinking that it would offer a fine chance for either business because the city is always full of tourists that want to be taken around to see the sights."

"What's the town?" asked McKinley.

"Venice," replied Rodenburg, dodging a bundle of Congressional Records that some one hurled at his head.

* * *

JOHN McSWEENEY, the great lawyer, defended a Cleveland man in a murder case. The case looked hopeless, and McSweeney submitted no evidence for the defence. So the public prosecutor, believing that conviction was assured, ended with just a few perfunctory remarks. Then, in a quiet, conversational tone, the famous McSweeney began to talk to the jury. He made no mention of the murder. He just described in vivid colors a pretty country cottage hung with honeysuckle, a young wife preparing supper, and the rosy youngsters waiting at the gate to greet their father on his return home for the evening meal. Suddenly McSweeney stopped. He drew himself up to his full height. Then, striking the table with his fist, he cried in a voice that thrilled every bosom: "Gentlemen, you must send him back home to them!" A red-faced juror choked and blurted out: "By George, sir, we'll do it" ! McSweeney, without another word, sat down, and ten minutes later the jury brought in a verdict of acquittal. The prisoner wept as he shook his counsel's hand. "No other man on earth could have saved me as you have done, Mr. McSweeney," he sobbed. "I aint got no wife or family, sir."

* * *



AN AWKWARD SITUATION.

Guide: "This is the terminus, young man. Will you please pay my fee?"
Tourist: "I thought I paid it before we started."
Guide (threateningly): "Yes, but don't you think this lovely view is worth another five pounds?"

HE was a young fellow of mild and embarrassed manners, who, according to the doctrine of opposites, proposed marriage to the most broad-gauged, determined, and commanding lady in the place, and was snapped up like the small fry who wagged an incautious fin in front of the big pickerel. Husband made two small bursts of speed for independence, but that was enough. He found his rightful place inside of ten forceful minutes and settled down to a life arranged for him as only a loving and determined wife can arrange it. He became more and more timid, admired his wife's strength of character, and stood in great awe. One evening recently his wife gave him 15 cents and told him to get some meat, and her parting injunction was: "Don't you come home with meat that isn't tender or you'll hear from me." The young man ordered a piece of steak and the butcher shaved it off with neatness and dispatch. "Is that steak tender?" he asked. "Tender!" replied the butcher. "Why, that's as tender as a woman's heart!" The pale young man shuddered, looked around the shop, and said: "I'll take some sausage meat."

* * *

DURING the Civil War one little incident occurred which well illustrates the dry wit for which Gen. Jubal Early was so well known. After Gen. Sheridan had been pressing upon the Confederates in the Shenandoah Valley for nearly the whole season, Gen. Rosser was sent from the Army of Eastern Virginia to Gen. Early's assistance. Gen. Rosser's men had been doing brilliant service and were so elated with their various triumphs that they had adopted the laurel leaf as a badge, and allowed themselves to be called the "Laurel Brigade."

When these valiant warriors came to the disheartened soldiers in the Shenandoah Valley they spoke with ease and gayety of the short time it would take them to clear the valley of the troublesome Yankees and have everything their own way.

Strange to say, however, in the first engagement Sheridan's troops drove the "Laurel Brigade" back, and chased them fully twelve miles, at a most animated but disorderly gait.

Gen. Early made but a single comment upon this circumstance, and that was when he encountered Gen. Rosser a day or two after the fight.

"I say, Rosser," he remarked slowly, "hadn't your brigade better take the grape leaf for a badge? You know the laurel isn't a running vine."

* * *

THE late Senator Elkins used to tell a story of Bige Brown.

Bige, he explained, lived in Elkins. Meeting him one day in the main street the Senator said. "Bige, do you know of anybody that's got a horse for sale?"

Bige, chewing gum, gave the Senator a patronizing smile.

"Well, Senator," he said, "I guess Bill Hurst has. I sold him one yesterday."

* * *

GEORGE WEST BAINBRIDGE, the secretary of the Streets Protective Alliance of Dubuque, began a recent address with the words:

"In the past, when two rich Englishmen met, they would say:

"'It's a fine day. Let's go kill something.'

"Now, when two rich men meet, they say:

"'It's a fine day. Let's go motoring.'

"It amounts to the same thing, doesn't it?"

* * *

OUANA PARKER, the Indian chief who has just died, was a notable man. Before the final settlement was made with his tribe he had fought in more than 100 battles with whites. When he finally settled down and agreed to live in the white man's way, he kept his word. An Indian agent once came to him and told him that the Government had ordered that polygamy must be abolished and that he must put away all his wives but one. He replied: "I agreed to obey the Government's orders and I will obey this one. But you must select the wife that I am to keep, and then go and tell the others yourself." The agent concluded that it would be best to let the old chief keep all his wives.

* * *



Mother: "My darling, it is bed time. All the chickens have gone to bed."
Little Philosopher: "Yes, mamma, and so has the old brown hen!"

DOWN in Bermuda Mark Twain made a speech about snakes to a group of little girls. The speech was great. The only trouble was that the little girls could not appreciate it. It flew over their heads. This was the humorists' conclusion:

"Never warm a serpent in your bosom. It is far easier to warm it by placing it under the pillow of an intimate friend."

* * *

A PATIENT, he said, had called upon Dr. Rice and asked for a diagnosis of his ailment. He said that he was suffering, but could not locate the malady. Dr. Rice began his part by demanding $10 of the patient. Then he proceeded with the examination. After submitting the patient to the usual tests, he said. "I don't like to alarm you unnecessarily, but I find that you are in a bad way. While I do not abandon hope of being able to help you, I deem it proper to advise you to settle your financial affairs." To which the patient replied: "Doc, you did that when you took the ten dollars."

* * *

RALPH BEARDSLEY, the racing driver, decoyed Victor Moore into a ninety-horse-power racer and scooted around the Vanderbilt course with him. Mr. Moore just hung on and said nothing. On one of the curves Beardsley pulled up and leaped out of the car. "I heard a queer noise," said he, in explanation. "It will never do to travel at this rate if there is anything loose." "G-g-go on," said Moore, resignedly. "D-d-don't pay any attention to m-my teeth." They almost hit a car on the hairpin bend. Even the nonchalant Beardsley was startled out of his composure. "Close shave, that," said he. "It's a g-g-good thing," chattered Mr. Moore. "that there isn't another c-c-coat of p-paint on this car. We'd have hit it sure."

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The Bookshelf



"The New Machiavelli." A political novel, by H. G. Wells, author of "Tono Bungay," "Ann Veronica," etc. Published by McLeod & Allen, Toronto.

THE very clever Mr. Wells has done another very clever thing. He has taken an English statesman, whose career has been suddenly blasted by a romance of the kind nice people don't talk about before the children, and he has made him tell his own story. So Dick Remington, erstwhile pride and hope of the Conservative party, the man who made the Endowment of Motherhood a great political issue, sits him down in a vine-wreathed veranda overlooking the purple Gulf of Liguria to tell of the splendid career which terminated suddenly and disastrously with his divorce.

"I climbed high and fast," he writes, "from small beginnings. I had the mind of my party. I do not know where I might not have ended, but for this red blaze that came out of my unguarded nature and closed my career for ever."

And so like Machiavelli, whose work he has been studying because of a certain sympathy between their natures, he distils what wisdom he can out of his wide and bitter experience. He tells us his story from the first, frankly, fearlessly, asking no favor. And he tells it as only Mr. Wells can tell such things, with broad sweep of vision, with keen insight into the men and conditions that make up modern life, with fine dramatic sense, and with a style which is one of the most superb weapons in the literature of the day, brilliant, trenchant, and hard as steel, a style which makes one think of Excalibur.

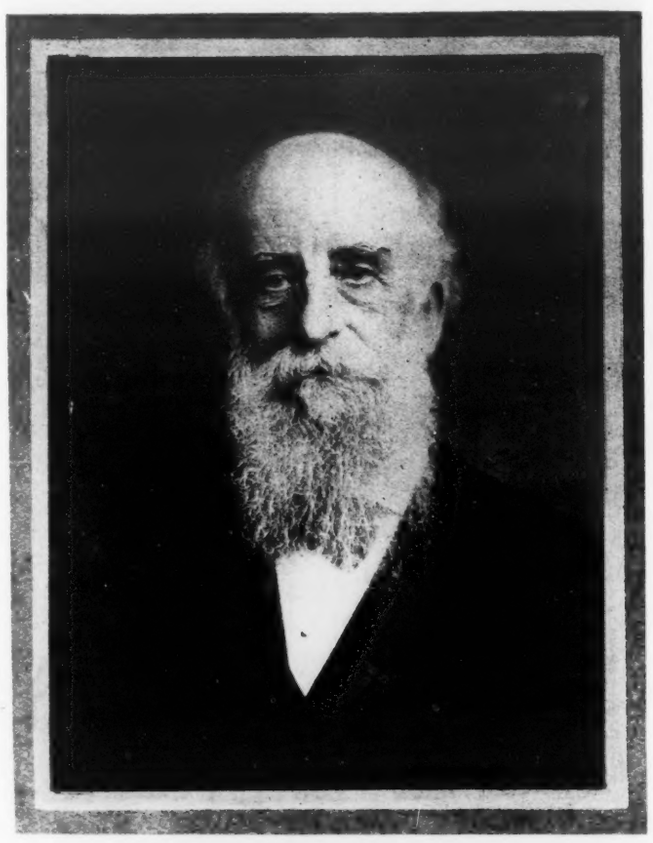
It is a fascinating story which he has to tell. There is the shabby home at Bromstead, where he spent his childhood with his lovable, erratic father, and his patient and devoted, but intensely narrow-minded mother. His recollections of his parents are extremely sketchy, but they are sketches endowed with wonderful life and character. In fact, these earlier chapters are among the most enjoyable in the book.

Then comes school and Trinity College, Cambridge. The atmosphere of the University is very admirably given. One is caught up in a seething whirl of immature but sincere and vivifying ideas. There is a whole coterie of brilliant and forceful young men, who are engaged there in thrashing out for themselves the why, wherefore, and whither of all this unintelligible world. They discuss everything from politics to religion and the true status of women. These discussions may at times seem tiresome to certain readers, but anyone who has ever gone through that searching and restlessly inquiring period of thought, when the old ways no longer satisfy and the old explanations no longer explain, and when as yet there are no definite new ways or new explanations to take their place—anyone who has sat down earnestly to figure out for himself the meaning and purpose of the great world just opening out on his horizon, will find these chapters fascinating.

There is a certain force in Remington which even then marks him as one fitted for great things. He goes up to London and becomes a writer, a political writer of note, and he undergoes the experiences which usually fall to the lot of brilliant and attractive young men of his type in that seething centre of the world. And even thus early in the game women become a stumbling block to him. There was that first episode at Locarno with the married woman who came to his rooms. And then later at London there were various illicit loves, and some of these irregular relationships were sufficiently sustained to become "affairs." It was to escape from them that he married Margaret—a cool, sweet, tender, devoted woman, but the last in the world to acquire a lasting hold on the nature of such a man as Remington, passionate, imaginative, and ruthless.

Of course, the other woman was bound to come; and once she had come, once he had awakened to her beauty and passion and the heedless richness of her nature, there could be only one ending. He ran away from her to the United States and came back only the more hopelessly in love. Then began a long series of clandestine meetings, the sordid story of a furtive intimacy. They both strove to keep it secret for the sake of his career, the work he had to do. For he had by now become a figure of national importance. He was the coming man in British statescraft. And a very complete, and at times lightly tiresome, account is given of the steps by which he rose to that eminence. But their secret could not be kept forever. They were suddenly made the subjects of widespread scandal. Then they made a last heroic effort to avert the catastrophe. They parted. He told his wife and she forgave him. Isabel became engaged to a worthy man who was willing to marry her in spite of her story. But it was too late for even such heroic measures. He felt that he had to see her again. And when she came she was white and ill. He looked at her and knew that he could never leave her.

"Some sealed fountain was opened in my breast. I knew that I could love Isabel broken, Isabel beaten, Isabel ugly and in pain, more than I could love any sweet or delightful



DR. LYMAN ABBOTT.

An excellent picture of the famous editor of The Outlook, who was heard a short time ago in Toronto.

Copyright, American Press Association.

or glorious thing in life. I didn't care any more for anything in the world but Isabel, and that I should protect her."

And so they went away together, recklessly, selfishly, leaving behind them the wreckage of a brilliant career. And they went with their eyes open, knowing the greatness of the price they were paying, knowing that they should bitterly regret it in the days to come, but knowing also that there was for them no other way.

In many respects this is a very remarkable book. There is perhaps somewhat too much of Mr. Wells at times, too much political discussion, too much strident arraignment of modern life and its conditions and institutions. Too frequently Remington and other characters become merely the vehicles through which Mr. Wells proclaims to the astonished world the changes he would introduce into things as they are. But with all its imperfections on its head, this is a book worth while in a very complete sense. It is a daring book, a sincere book, and one filled with thought and splendid passion—whatever view one may hold as to the ethical status of Remington and Isabel. They may be bad people, but they are bad people in a big way, and they are more interesting than most of the good people of latter-day literature taken all altogether. It is a book to be read carefully and thought over, for it is a book worthy of the author of "Tono-Bungay"—and this is praise as high as can be given to anyone who writes fiction in English in our day.

* * *

"The Root of Evil." A romance of millions and muck, by Thomas Dixon, author of "The Leopard's Spots," "The Clansman," etc. Published by The Musson Book Company, Toronto.

NAN came to New York. That's where the trouble all started. If she had only stayed down among the hills of Carolina, the course of true love would have been as smooth as mayonaise. But when, of course, there would have been no story. Besides, Mr. Dixon would have lost the opportunity to pour the vials of his wrathy eloquence upon the predatory rich. Furthermore, he would have had no chance to describe his rather florid idea of what a millionaire's house is like inside. So on all accounts, it is perhaps just as well Nan came to New York.

The faithful Jim followed her. What sort of chap was Jim?—Oh, Southern gentleman, dark, handsome, bad-tempered, and given to kissing ladies' hands, instead of saying "So-long, kiddo!" as is the fashion of New Yorkers. But Bivens looms up. Bivens' most attractive feature is the possession of many millions, which he is in the habit of pulling out of most unexpected places in the form of bonds, and brandishing in a reckless and vulgar manner. Naturally Bivens gets Nan. Jim tightens his jaw and the atmosphere becomes very tense for a while. Then he goes back to his law-practice, in the course of which he does a lot of work for Bivens, who shows his appreciation after the fashion of his kind by large offers of cash. After nine years Nan, who has had everything else, decides that she wants Jim. She throws herself at his head in a very brazen fashion amid florid and romantic and very expensive surroundings. But Jim is strong. And when she finally poisons Bivens, Jim talks to her "real noble," reverently kisses her "as one would kiss the lips of the dead," and walks off to marry another girl who has developed a voice that would make Tetrazzini swoon with envy. Of course, there is a great deal more to the plot, as is usual with the plots of Mr. Thomas Dixon. But this is enough to give a general idea.

The story is not quite so lurid as some that have emanated from this fiery imagination. "The Clansman," it will be remembered, almost started a race war in the South. But it possesses the kind of crude melodramatic appeal that ensures a popular success. Mr. Dixon has a certain knack of spinning a yarn. In fact, even you, gentle reader—whose literary taste is of the most aesthetic description—would probably read this book to the end and get a certain enjoyment out of it. I did.

* * *

"Bridge in Canada." A treatise on the game, by W. Forsyth Grant. Published by Morang & Company, Toronto.

THE aim of this handy little volume is to present to the bridge enthusiast in a compact form the opinions of recognized authorities on the game. In this respect it should prove very useful, as it is well compiled and arranged, and tastefully gotten up.

Tom Folio

LITERARY GOSSIP.

There were in Augustan Rome, established publishing houses which not only turned out large numbers of books, but many editions of them, and at an incredibly small price, (says Algernon Tassin in the Bookman). That their arrangements were business-like may be inferred from the testimony of Horace. He relates that when an author failed to please the metropolis the publishers shipped the entire edition of his works to the provinces, and if he still failed to go off as a writer, they made arrangements to bring him back again and sell him as paper to the pastry and spice shops. The great firm in Rome had over two thousand trained slave copyists; and their work was swift and cheap, for Martial writes that they had ready an edition of a thousand copies of his "Epigrams" in just one hour to be sold at ten cents a copy. The exceedingly large reading public which all this indicates must have been many years in growing, and one may assume that Rome had long been a city of readers. Atticus, the publisher of Cicero, had a great many modern methods in the conduct of his business, and the fact that Caesar's "Commentaries" were very quickly dispatched to the outposts of civilization shows that the machinery of distribution was also well organized. Thus we may conclude that the advertising and publicity department was in good shape.

* * *

Mr. William Dean Howells sent the committee having charge of the recent suffrage bazaar in New York a copy of his latest book, "My Mark Twain," with this inscription on the fly leaf: "Mark Twain believed in woman suffrage, and so do I. William Dean Howells." The book was afterward sold for something like ten times its catalogue price.

* * *

In an address before the National Home Reading Union in Birmingham, Dr. J. W. Mackail, professor of poetry at the University of Oxford, made a happy choice of subject in "William Morris." For a community of craftsmen, he said, the chief lesson of William Morris' life was not so much in his varied genius as in the harmony of the whole. As artist, poet, manufacturer, and designer, the keynote of his life was in his own saying: "I entreat you to think that life is not empty nor made for nothing, and that the parts of it fit into one another in some way."

* * *

Almost simultaneous with the assassination of David Graham Phillips in this country comes the report of a similar attempt made upon the life of Leonid Andreyev, the well known Russian writer, whose "Anathema" has just been published in an English version. The attempt in this case, however, was not successful, the bullet missing Andreyev altogether. In his recently published "Essays on Russian Novelists," Professor William Lyon Phelps advances the opinion that Andreyev is at this moment regarded by many Russians as "the foremost literary artist among the younger school of writers!"

* * *

A happily unfamiliar phase of literary work is disclosed by the translator of "The Bible in Modern English," Ferrar Fenton, an old man living in retirement in England. He declares that he could have made a large fortune if he would have consented to treat his version so as to bolster up the interests of some new sect or cult. For example, one congregation offered him £600 to translate the Old Testament and adapt it to their own curious ideals, and, incidentally, to make him one of their principal pastors. Another enterprising body in the United States offered him £5,000 to present the New Testament in the light of their doctrines—they to hold the copyright till 100,000 copies were sold, and to allow him 5 per cent. royalty on all editions afterwards. Their representatives guaranteed that they would sell the first 1,0,000 copies in a twelvemonth.

* * *

John Lockwood Kipling, father of Rudyard Kipling, died in London last month. The elder Kipling was an artist and an architectural sculptor. He was curator of the museum in Lahore from 1875 to 1893, when he retired. The designs for the illustrations in the Outward Bound edition of his son's stories were made by him.

* * *

Mr. Frank E. Wallis, the architect, who has written "How to Know Architecture" for non-technical readers, says that even the mathematics of architecture is an inheritance from the Greeks, and that twenty centuries of experiment have failed to produce a single improvement.

* * *

Emilia Pardo Bazan's novel "The Mystery of the Lost Dauphin," carries out the contention that his descendants still live, and that Prince Jean, the man now being officially recognized by the French Senate, is a direct descendant of Louis XVI. of France, and the legitimate heir to the throne.

* * *

Carolyn Wells, the clever parodyist, whom a kindred wit cruelly refers to as "Wells of English defiled," has written another detective story, emboldened by the success of her first—"The Clue." The new novel is called "The Gold Bag," and it is published by the J. B. Lippincott Company.

* * *

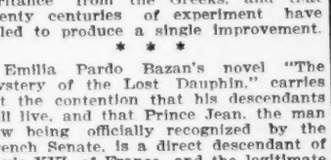
The early publication is announced of a book by William Winter entitled "Gray Days and Gold." This is not the popular old book of that title, but is a greatly enlarged and rejuvenated book with so much added that it can be called quite properly new.

* * *

Violet Roseboro, reader for the McClure publishing house, says that O. Henry sent manuscripts to them for seven years before he was able to offer a story "strong in the whole."

* * *

The biography of "John Oliver Hobbs," Mrs. Craigie, is to be published soon. Mostly her life is told in her correspondence with her friends, but there is a memoir by her father, John Morgan Richards. Bishop Weldon, now Dean of Manchester, contributes an introduction to the book.



THE NEW MACHIAVELLI, by H. G. Wells—Politics and passion I an interesting story, told with verve, insight, and rare skill.

HOWARD'S END, by E. M. Forster—A thoughtful and interesting study of life and a number of temperaments.

A MOTLEY, by John Galsworthy—A volume of short stories and sketches by a skilful and sympathetic artist.

WHEN GOD LAUGHS, by Jack London—A volume of short stories containing three or four that are excellent.

CLAYHANGER, by Arnold Bennett—Life as seen by a brilliant and sincere, but sombre man of genius.

THE BROAD HIGHWAY, by Jeffery Farnol—A delightful romance of love, springtime and the open road.

EDGEHILL ESSAYS, by A. H. Joline—The charmingly discursive talk of a really bookish man.

HARMEN POLS, by Maarten Maartens—Dutch characters admirably drawn in a sketchy tale of Dutch life.

THE HERKOMERS, by Sir Hubert Von Herkomer, R.A.—A great painter's charming story of himself and his family.

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"NOBLEMEN" Cigars cost (2-for-25c.) or half the price of "imported" because they escape heavy duties.

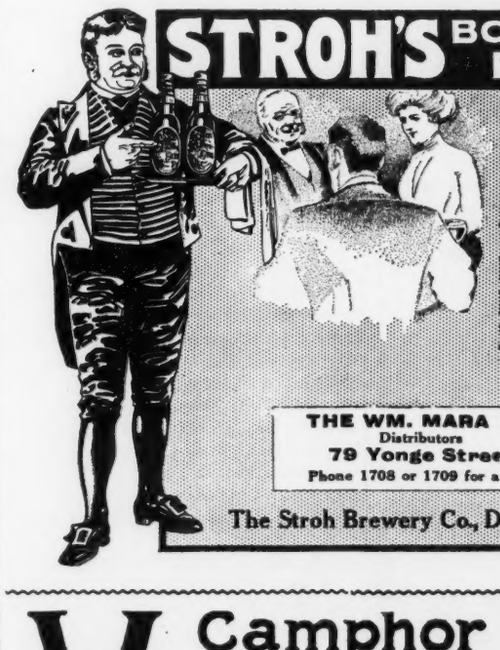
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A girl generally loses interest in a young man when he becomes engaged, especially if he becomes engaged to her.

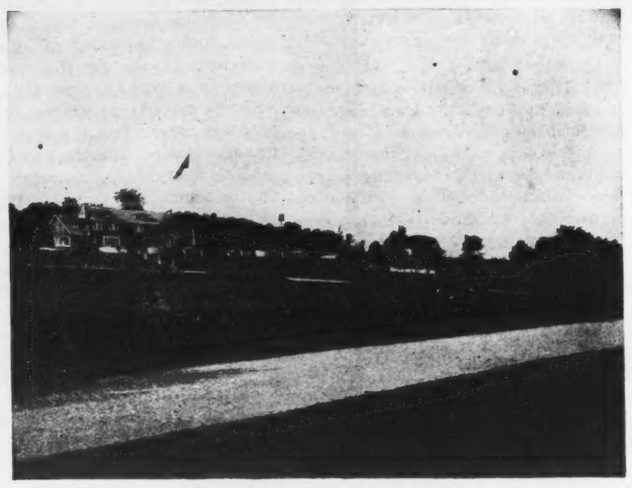
The Emergence of Authors

IN the latest discourse from the Easy Chair, Mr William Dean Howells complains whimsically of people who approach you with a volume in the hand and an eager look in the eye and ask you if you have ever read anything by this new man, Arnold Bennett, says the New York Evening Post. Mr. Howells feels called upon to vindicate his reputation as an old voyager in the "uncharted literary seas." He has known Mr. Bennett's work for ever so many years, and he admired the Englishman's talent long before fortune's capricious wave caught him up and landed him high on the hot and baking beach of popularity, only a year or two ago. The Easy Chair proceeds to put an extraordinarily high valuation on Mr. Bennett's novels, without stopping to ask why such good work should have been so long in winning recognition. Yet the case of Arnold Bennett is typical—for England more than for this country, but, for us, too, to an unsuspected degree. Observe that this is not the old case of manuscripts knocking at publishers' doors in vain. If it is success to get one's novel into print. Mr. Bennett attained success a dozen years ago. Here is the more remarkable case of nearly a score of printed books of an exceptionally high degree of merit, waiting patiently for justice, or luck or whim, or whatever power it is that at last gives literary talent its due.

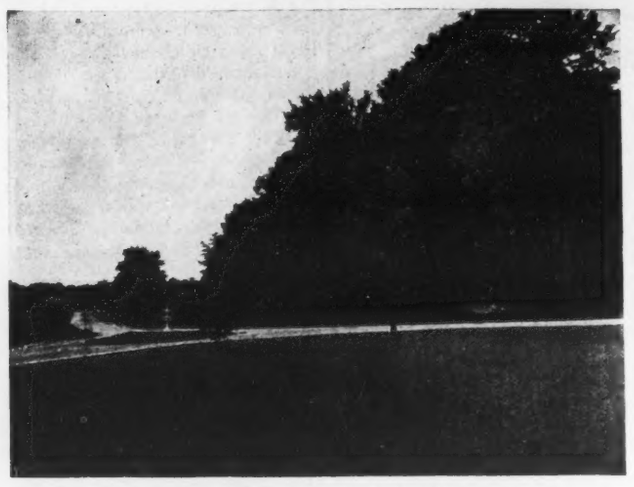
Just to what degree the case of Arnold Bennett is typical of contemporary British writers, the following few names may show. Eden Phillpotts, who in his younger days collaborated with Arnold Bennett, has more than two dozen books to his credit, and of these only a half-dozen have been written since his emergence into broad public notice. W. J. Locke published nine or ten novels before "The Beloved Vagabond." John Galsworthy had written a half-dozen volumes of sketches, novels, and plays, before "The Silver Box" came out, only five years ago. Bernard Shaw began writing about 1880; his "Plays Pleasant and Unpleasant" appeared only in 1898, and the "boom" days of the inimitable G. B. S. did not come till Arnold Daly produced "Candida" in New York eight years ago. Even the meteoric Chesterton rose on the firmament with the comparatively sedate speed which we naturally expect in a British meteor; he had written five books before his "Browning" first drew the world's attention. It may seem straining the point to bring in the greatest figure of them all, Thomas Hardy. Yet to the mass of young readers, Hardy to-day is the author of "Tess" and "Jude." But Hardy had begun writing in 1865 and published at least fifteen volumes before the appearance of "Tess of the D'Urbervilles" in 1891. That Hardy's earliest books comprise his best works, does not destroy the argument. The fact remains that when Hardy wrote "A Pair of Blue Eyes," "The Return of the Native," and "The Woodlanders," he had only a following. With "Tess" he won a public. If one were to yield to the temptation of venturing into the unknown seas, the prophecy might be hazarded that some day the public will discover Mr. Charles Marriott, whose fifteen novels have not yet gained him the recognition which his admirable talent deserves.

How is it with us in this country? A detailed statistical study would show that success comes more speedily to the American novelist than to the Englishman. Care must be exercised in drawing up our list of names. If we are to take the "best sellers" only, the point is proved at the start. Most of our "best-sellers" have been first books or early books; many of them have been, in fact, the writer's only book, a literary flash-in-the-pan and that is all. But draw up a fairly representative list of names, a list that shall include Edith Wharton, Robert Herrick, Frank Norris, Jack London, Winston Churchill, Robert Chambers, and Booth Tarkington. Frank Norris wrote four or five stories before he published "The Octopus," but these four or five stories were written within two or three years; so that we cannot call his fame long delayed. Tarkington won at the first try with "The Gentleman from Indiana." Winston Churchill was almost as prompt; "Richard Carvel" was his second book. Jack London wrote a half-dozen books before "The Call of the Wild," but was already very well known before that. Robert Chambers seems to be one of those men who, in a now famous phrase, are able to "come back." His "King in Yellow," of eighteen years ago, brought him reputation; then came a long decline, followed by a sharp re-ascendance which we may date from the "Iole" of six years ago. In the case of Robert Herrick and Mrs. Wharton, we find the expected; their work is of a more serious nature and was slower in making its way. Mrs. Wharton is credited with eight books before the "House of Mirth," though probably we should put the date of her emergence three years earlier at "The Valley of Decision." Mr. Herrick had written nine or ten books before the publication of "The Memoirs of an American Citizen." It will be seen that even Mr. Herrick's or Mrs. Wharton's apprenticeship to fame was much shorter than that of most of the English writers we have mentioned.

It would not do to press the distinction too far. This year or the next may see the emergence in this country of an author who has hurled a dozen volumes against the gates of fame without bursting them asunder. England shows us, on the other hand, a phenomenon like De Morgan—although in his case, it might be argued that De Morgan must have lived a great many novels, even if he did not write them, and that "Joseph Vance" is not really his first book; or shows us a one-book man, like E. F. Benson, who made his "hit" with "Dodo," nearly twenty years ago, and has never rise so high again in no less than twenty-five attempts. But broadly speaking, the distinction between American and English authorship holds. Our writers "win out" more easily.



RESIDENCE AND TERRACES.

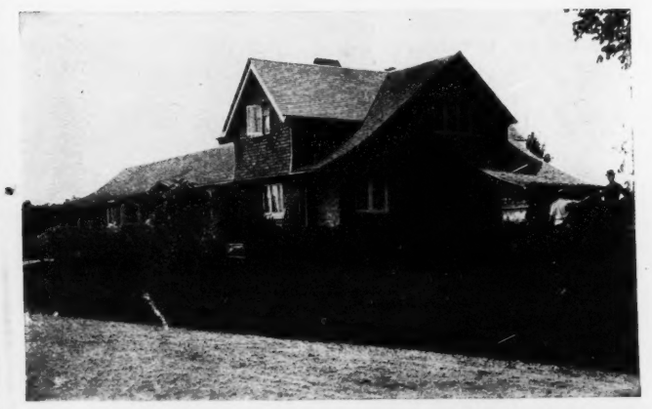


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TURBOT AND GLADSTONE'S.

At Turbot and Gladstone's is a fine display of smoking materials. Tobacco not only in the ounce but the pound; cigarettes of various sizes and names; some very fanciful pipes of briar and meerschaum; pouches, and all the other necessaries of the smoker's life. Inside I found that the promise of the window was fulfilled, an even greater profusion of the divine weed and its adjuncts being visible. I was fortunate in securing a box of excellent matches before they could be snapped up by anyone else, while in exchange for sixpence I obtained no fewer than four really remarkable cigars, highly finished and rolled in a way that reminded me of a St. James's Street umbrella.

AT VICTORIA STATION.

Looking in at the first-class booking-office at Victoria (close to Gorringe's) I was struck by the profusion of tickets to be obtained there at all prices from threepence upwards. After a long consideration I selected a white one for Brighton and back, which cost me ten shillings, but was well worth the money. I was amused by an old gentleman next to me, who preferred a very crude green article for Portsmouth; but a nice sense of color is, of course, one of the rarest of gifts.

IN TAILOR LAND.

No one passing down Saville Row can fail to be favorably impressed by the windows of the numerous tailors. The delicate-meshed blinds, through which nothing can be seen from without and everything from within, lend to this thoroughfare a sobriety that makes it a curious contrast with, say, Oxford Street. The trained male mind is, however, aware that on the other side of these obstacles is a great store of trousering material, suitable not only for home but abroad, not only for winter but summer, which busy hands are only too ready to convert into garments for the covering of the masculine leg. Here also are coats and vests and overcoats and jackets similarly in embryo. Let no one, therefore, neglect Saville Row and its neighborhood.

THE MONOPOLE SALOON.

For anyone who likes wines and spirits I can cordially recommend the saloon lounge at the Monopole, where a remarkable assortment is kept, and in all shades, from the ghostly pallor of unsweetened gin to the purple richness of old port. After trying a considerable number I came to the conclusion that the faint yellow of the champagne shot with gay sparkles was one of the most satisfactory hues. At an American bar are a number of mixed beverages with quaint and perplexing names, all of which are worth attention. I purchased some few shillings' worth before a sudden dizziness brought my day's shopping to a close.

Muzzling a Duck.

A RUBBER band judiciously employed enables a man to sleep. The hero of the tale is a baggageman on a western railway. He had been accustomed to doze on his passage from Hutchinson to Kansas City, but on one trip his rest was broken by the quacking of a duck he had in the car with him. This duck had been given him by a friend, and it was his intention to take it home.

After many hours of wakefulness, caused by the calmest constant quacking of the duck, which could not understand its strange environment, the baggageman hit upon a happy device to secure sleep. He slipped a small rubber band over the duck's bill just back of the nostrils. The duck tried to quack, but the rubber band, while it stretched a little, would not permit the duck to open its bill sufficiently to use its tongue. Only a murmur came from it; and the baggageman rested comfortably.

Trouble with the Tower.

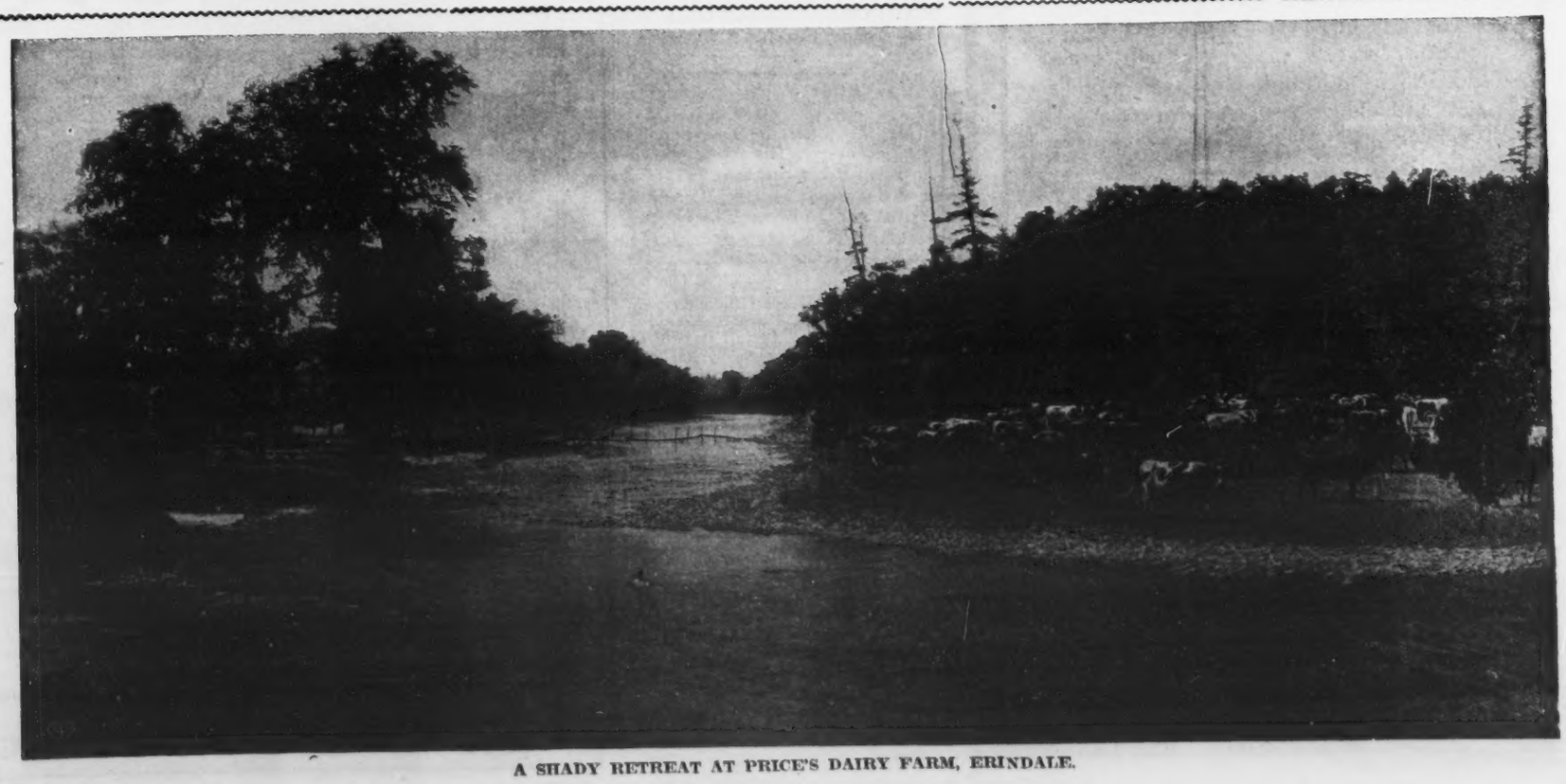
AMONG the engravings that adorned the walls of an American woman's home was one big one of the leaning tower of Pisa.

One morning shortly after the advent of a new maid the mistress of the house noticed that the picture of the tower hung crooked. She straightened it and said nothing of the matter to the new servant, who had evidently shifted it while dusting.

The next day the picture was again crooked; the same thing happened the next day, and the next. Finally one morning, chancing to be in the room where the picture was, the mistress said to the maid as she dusted.

"Mary, you've hung that picture of the tower crooked. Just look at it!"

"That's what I say, mum," returned the domestic; "look at it. The only way I can get that blamed tower to hang straight is to hang the picture crooked."

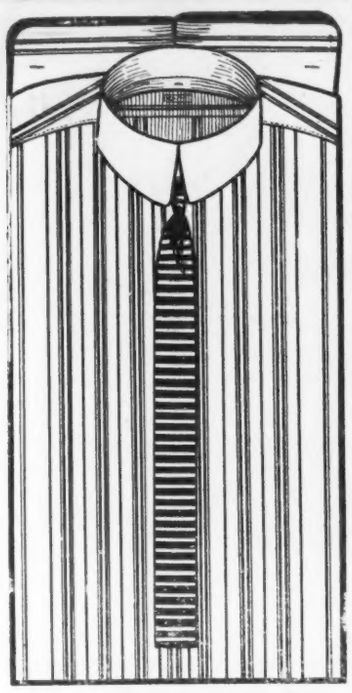


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In our issue of March 4th an advertisement for Canadian Motors, Ltd., quoted the price "Canada Roadster" as $1,275.00. This should have read $1,375.00.



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Oldest Patent Medicine.

A PATENT medicine older than Christianity, and which enjoyed a great reputation as late as 1750, was called orvietan. The word charlatan originated in connection with the sale of this nostrum.

"Of all historic fakes," says one writer, "the most triumphant was undoubtedly orvietan. The word, although mentioned in Scott's 'Kenilworth,' does not appear in many dictionaries, even medical. The remedy has been forgotten, so to speak, under the name of Venice treacle.

"From the time of Nero till late in the eighteenth century, orvietan was the great panacea, curing everything and being the sovereign antidote to all poisons, including snake venom. Prominent among its sixty odd ingredients was a powdered flesh of vipers. Known for centuries under the name of theriaca, or mithradote, one Lupi, a Tuscan, managed to secure a practical monopoly for his formula, which he named after his native town, Orvieto. Several of his followers managed to secure, about 1628, the sole right to sell orvietan throughout the Papal States, and a violation of this priceless monopoly was punished not only by a fine of 1,000 ducats, but by ex-communication.

"A cart-tail physician, Desiderio Descombes, despite the papal protection of Lupi, managed to build up an enormous patronage for his brand of orvietan. It is to Descombes that we owe the word charlatan. This word is usually derived from the Italian ciarlare, to chatter, but it seems unlikely that Descombes would care to boast of his oratorical prowess, although it was the sole secret of his prestige.

"It has been surmised that he derived his pet title from scarlatto, any reference to the brilliant coat he wore when mounted upon his little stage on the Pont Neuf at Paris. Something really striking in vesture was a necessity, for the Pont Neuf was crowded from end to end with quacks and mountebanks of every description.

"It is consoling to learn that although Descombes obtained royal approbation and a fee from the Queen of 150 crowns, he was unable to cajole the Paris Faculty of Medicine into an indorsement of his methods. The royal approval, however, sufficed to win him a fortune. He finally died of the plague, despite his possession of what should have been a sufficient quantity of orvietan to safeguard him from all possible contagion.

"Orvietan finally lost its vogue about 1750, although it is said to be still used in Normandy by a low class of veterinary practitioners. The famous quack remedy is older than Christianity, for it was known long before Galen, who published a formula of his own, containing sixty-four ingredients.

"The last trace of it existed in the United States under the name of Confectio Democratis, which old practitioners will recall as an important ingredient of the original Warburg's Tincture. The Confectio was made of turpentine, acacia, treacle, balm of Gilead, Russian castor, cinnamon, myrrh and some sixty other ingredients, making a mixture very like orvietan, except that the flesh of the vipers was replaced by the dried bellies of skunks, a doubtful improvement from the viewpoint of either therapeutics or æsthetics."—American Medicine.



The Kiss.
—The Sketch.

Puccini on the Future of the Opera.

SIGNOR PUCCINI, composer of "Madame Butterfly," "La Boheme," and other operas, has recently produced his newest work, "The Girl of the Golden West," at the Metropolitian Opera House, New York. This article was obtained as an interview by a representative of the Independent.

"The future of opera? Ah, very well, I will tell you," said Signor Puccini. "But you must first tell me what the people are going to want and what the next great musical genius will be like."

"The next great musical genius, strong enough to sweep all before him, rout all schools, destroy all conventions, telling popular taste to its face that it is a pantaloon and knows nothing about music—yet finally winning the public and triumphing brilliantly, as geniuses have done before! Where is that genius? What is his nationality? When will he arrive? What will he think and do when he arrives?

"Tell me these things, and I will tell you about the future opera.

"In our city of Milan, you say, we are upon the musical mountain-tops and should be able to perceive what is coming. Even so, operatic tendencies differ widely in different countries. With us at this time you find increased popularity of the bel canto. German opera and Italian opera go their own ways, with the gulf between them wider than ever. The German more and more put the emphasis on orchestration; the Italian upon vocalization. Germans have had great men—we do not say otherwise. Beethoven, for instance, was great enough to have been an Italian.

"Wagner was a genius; he tore down and built to suit himself. He made his own school and was the only disciple. There is no one doing Wagner's work to-day, nor is there likely to be.

"The world is changing, vast cyclopean forces have been enslaved by man and are doing his work. His great steamships defy wind and waves, his railways annihilate space, he sends his message three thousand miles in the twinkling of an eye, he flies through the air like an arrow. some of his works are majestic, vieing with the majesty of nature. Material progress must affect the music of the future. But in what manner?

"Italy has not lost in music during the last hundred years. We have gained in knowledge and the inspiration is as great as ever.

"America? Perhaps something good for the world may develop here. All the material is here, the voices, the appreciation. The Metropolitan Opera House performances are fine. The best is given in the best way, but the prices are so high that only the comparatively rich are served in this one city.

"There should be opera in all the great cities; it is educational in that it is refining. Nor is widespread musical culture necessary. Music is a universal language of the emotions; and with us, the common people go in multitudes to the opera, laughing and crying as the music compels them. Yet they cannot tell a B flat from a G natural!"

Capitals and Population.

AS a French contemporary points out, one generally associates the capital of a country with the largest town, but in the United States this is not so, although the accepted idea prevails in regard to European countries or to most of them. An exception, however, must be made in regard to Berne, the capital of the Swiss Confederation, the city of picturesque gates, bears, old churches, watchmaking, the seat of the Federal Government, and the home of the Postal Union, where is to be found a collection of the stamps of the world which may be said to be unique. Berne is only a city of fourth-rate importance as regards population, with some 85,100 inhabitants, the principal towns of Switzerland being Zurich, with 188,930 souls; Bale, with 135,160, and Geneva, with 125,530. The Scottish capital, it may be observed, is only the second city in regard to population.—London Globe.



The wall flower.
—The Sketch.

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UNIVERSITY OF TORONTO LECTURE.

Mr. W. Alison Phillips, Editor of the Sections on History of the new Encyclopaedia Brittanica, will lecture in the West Hall of the Main Building of the University, on Monday, March 27th, at four o'clock. Subject: "The Concert of Europe and the Federation of the World." The public are cordially invited.

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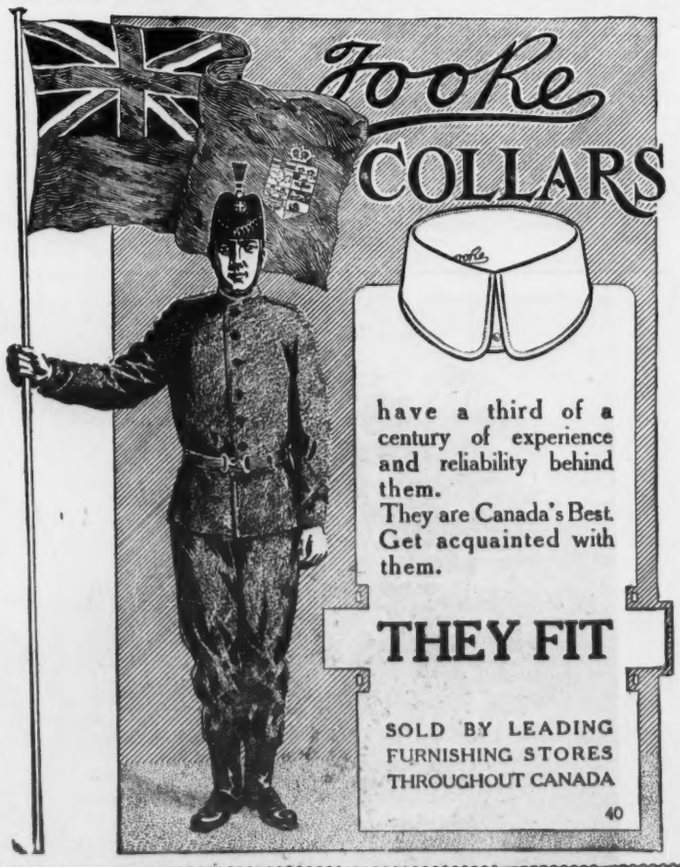
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The Australian Buckjumper and His Master

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VIEWED at a distance the buckjumper might pass for a very ordinary horse. There is nothing at a first glance to distinguish him from any other humble servant of the shaft and saddle; but on closer inspection he has one or two salient points of individuality. First of all there is his eye. There are some buckjumpers with apparently honest eyes, but very few; as a rule the small pig-eye is a characteristic accompaniment of the highest attainment in the buckjumping art. Sometimes the eye shows a phenomenal amount of white, but this is as often the badge of the bad-tempered jibber or kicker, as of the buckjumper proper.

The genuine bucker is short in the back, deep and sloping of shoulder, powerful of loin, and also, as a rule, somewhat short and strong of neck. Every buckjumper, which has continued success at the game, has flat-boned, powerful legs. No horse with bad legs or weak tendons can buck hard or successfully.

The buckjumper is invariably a horse of exceptional stamina and courage; no horse but the most determined, will fight as he does, to the bitter end of a wearing day, for the true bucker is never conquered, he is only subdued for the time being by the man who is his master. The next day he may buck as he never bucked before.

It is this determination and courage which makes the buckjumper sought after by the horseman who can ride him. There is no other hackney which will carry him so far or so well; there is no other harness horse which will travel so pluckily upon the road; and so the stockman will risk a fall, or at least a heavy shaking, to ride him; the coach-driver will risk a capsize and put up with the delay and annoyance of broken harness and splintered bars, that he may have the pleasure and profit of driving this paragon of stamina and and stout endurance. And always the man who has mastered him loves him with a strange unreasoning love; the love of the lion-tamer for the beast he tames.

The buckjumper is a strange animal. He will, in some cases, allow a little child to lead him, but only the most masterly of Australia's riders may mount him.

In other cases he is almost unapproachable; hard to yard, and hard to halter, striking with his forefeet and lashing with his hind; sometimes he must be roped to be caught, and blindfolded to be saddled.

In the Bush districts of New South Wales and Queensland he forms the centre of attraction, in the township, and on the sheep and cattle stations. Men come from far and near to try and ride a noted "outlaw"; on a Sunday afternoon you may see the stockyard surrounded by an eager crowd of expectant bushmen while some far-famed champion stalks into the dusty arena to prove his worth upon the station's boast and pride.

In the townships a man rides up upon a noted buckjumper and fastens his bridle to the rail in front of the hotel. In a moment the sleepy little town is all alert. Men collect from remote corners, indoors and out, to gather on the long verandah and take stock of this dull-looking, leg-weary steed that has a reputation reaching to the Border and beyond.

It is the boaster's hour. First one man asserts his opinion that no horse with a shoulder like that can possibly buck hard; another affirms that he never could buck "one side of" a little grey horse he knows at Goulburn; a third expresses a wish—not too loudly—to have a ride on him himself. Meanwhile, the subject of remark stands wearily with head down and hind foot resting, but the wicked little eye is watchful and alert. Probably he is scheming—always scheming; wondering what new wile he shall try to get rid of the long-legged, iron-thighed horseman that subdues him in the dawn and spurs him remorselessly over the long miles into the sunset; the horseman who is even now dragging his long spurs across the boarded verandah as he approaches his waiting steed. He lifts the bridle from the post and the little crowd of watchers holds its breath. In a moment the weary-looking brown horse is transformed. He holds his head high and his fore-foot scoops the sand restlessly. The man quietly puts the reins over the horse's head, and puts his foot upon the stirrup-bar; every movement cautious yet determined. The horse wheels rapidly and leaps, squealing, into a cloud of red dust; but the man is safely in the saddle.

Perhaps there will be a display of bucking; perhaps there will not. Sometimes the buckjumper tries his strength anew every time he is freshly mounted; sometimes he merely bucks in the morning and then goes quietly all day in dumb obedience to the man who scorns his rebellion.

But the buckjumper can never be trusted. A horseman, forgetting, reels slightly in his saddle; in a moment sky and trees are whirling round him as the mad beast beneath him, taking this subtle opportunity, fights hard to destroy his balance and catch him unawares.

So the good rider never forgets and never leaves anything to chance; with an eye as watchful as the horse's own he seems to look through the cunning brain of the beast he rides, he never shifts in his saddle, never alters his firm thigh-grip upon the leather flaps nor his steady hold upon the reins.

What manner of man is this who has tamed the well-nigh untameable, and subdued the rebel to his hand! Tall and lean and lithe of limb, a little sloped in the shoulders, a little hollowed in the thighs, with iron wrists and a firm strong chin, and clear, steady and ever-watchful eye—this is the brown steed's master, the famous horseman, the hero of fair women, the envied of the men of bit and spur, and young Australia's idol.

In Australia the fairly good rider is frequently a man loud in his voice and dress, a braggart and a boaster. The champion horseman is almost invariably of a different type. Quiet and unassuming in dress and manners he leaves to others the task of recounting his numerous exploits in the saddle, his splendid battles with the worst buckjumpers in the land. He receives the homage of women and children, the approval of his comrades, with the good-tempered indifference of one whose position is assured and unassailable. In the street he walks somewhat stiffly and awkwardly, for no man can stand the continued strain of riding "rough" horses without suffering physically; but in the saddle he is at once a king. Sitting square and erect with perfect balance and easy art it is evident to the most casual observer that this is his kingdom—that here at least, he is at home. He may be mild in his manner in the ordinary routine of station or other work, but when he steps into the little round saddling yard to tackle an "outlaw" he "takes charge" in every sense of the word. He is the Master and the King.

With his horse he is quiet, even-tempered and never ruffled, but determined, very determined and masterful.

His patience is a thing to wonder at; he will spend hours in a burning sun in a dusty yard, trying to catch some rebel which for years has evaded the bridle. He will walk round for long minute scarrying his heavy saddle upon his arm and watching an opportunity to slip it upon the back of a wheeling, plunging colt; and, above all, tireless and watchful always, he will never relax his vigilance when mounted on a buckjumper, even at the end of a long and tiring day.

There are many fairly good riders who drink heavily, and even under the influence of liquor ride daringly and well, but the famous first flight—the champions at the game—are almost invariably temperate men.

Nerves that are shaken by excess are not the nerves to take within the stockyard rails when a ten-year outlaw is pawing up the dust and snorting defiance to the world. In no less measure is an even temper absolutely essential, and patience is a virtue here as elsewhere to be cultivated. Add to these indomitable courage and some degree of physical strength, and you have the making of a Master of the Horse.

Such is the bucking horse, and the man who can ride him. It was surely a special dispensation of Providence which, having placed the notorious buckjumper in that sunny land of gold and glamour, ordained that also in that land should dwell the lithe-limbed, sunburnt horseman that alone can master him.



"What's up, Bill?"
"My missus—she ain't no bleomin' manager. I 'ad nothin' for supper last night, and she goes and serves it up again for breakfast."

Labouchere on Dilke.

FEW men have ever seemed more favored by fortune than Sir Charles Dilke when he first entered Parliament. He inherited a well-known name and considerable wealth—a second fortune came to him just after his downfall. His friends were many and influential. He had had an unusually complete education, having spent a couple of years in travelling around the world after leaving Cambridge. He had gained fame with a book which was a very remarkable work for so young a man. He professed "advanced" ideas. He was strong-limbed and fond of athletics; he used to fence regularly every morning, and was fond of rowing, spending a great deal of time on the river. A friend of mine who used to visit at his place complained that he worked so hard that it was a punishment to scull with him, and this was characteristic of everything he did. In short, he was a sort of Admirable Crichton, not showy, it is true, but doing everything that he put his hand to thoroughly and successfully. Then the crash came and he was consigned to obscurity—or to such obscurity as is possible for such a man.

It is not worth while to argue now whether he was rightly or wrongly punished. A good many people thought that there was a sufficient element of doubt about the case to entitle him to the benefit of it. I confess that I was one of them. There is probably no country but England where a man of so much promise would have found his career ruined forever under the like circumstances. This may be counted to us for virtue, but it is not virtue in its most attractive shape. It is, at any rate, to the credit of Sir Charles Dilke that, while protesting his innocence, he was the first to recognize what the verdict of the majority of his countrymen would be, and that he accepted it manfully. When he came back to Parliament after a few years' retirement he never made a bid for a position in the front rank of public life. He was content to serve as a private member, and in that rank he used his abilities and his knowledge with valuable effect during the last eighteen years of his life. It is to be hoped that even among those who were hardest upon him there is none who has not recognized long ere this that he had purged his offence.—Henry Labouchere, in Truth.

A Fox's Strategy.

A VIRGINIAN who is fond of studying wild animals in their natural surroundings once had an opportunity of seeing for himself an example of the cunning for which the fox has become proverbial.

As the amateur naturalist was stancing near the bank of a river one winter day he saw a fox run out upon the ice and make straight for a hole. At the edge of the opening he stopped, turned, followed his tracks back to the bank, ran down the stream, and paused to await developments.

In a little while a dog came tearing out of the woods with his nose close to the ice and snow. He ran along the ice with his head down, following the scent until he reached the opening. It was then too late to check his speed; he plunged into the water and was lost under the ice.

The fox meanwhile had waited in plain sight to watch the effect of his little trick. After the dog came into view, the fox remained perfectly motionless until he saw his old enemy disappear. Then with a look on his face which seemed to combine a good-natured grin with a mild contempt, he went nonchalently off about his business.

Mr. X—Oh, I've been doing quite a round of calls, and I've been so unfortunate! Mrs. X—What, everybody out? Mr. X—No, everybody in!

A magician can get almost anything out of a silk hat but brains.

Music Notes

On the evening of March 15th, Miss Marie C. Strong presented in the auditorium of the Margaret Eaton School of Expression five of her pupils to an appreciative audience. Her oldest pupil, Mr. Barnaby Nelson, is about to give his professional recital, which should be very interesting, as Mr. Nelson sings in a finished manner. Miss Madelon Thomson and Carolyn Beacock Housten also are accomplished soprano singers, and rendered selections from Hahn, Stauge, Handel, Liza Lehmann and Ellen Wright, in acceptable style, while Miss Rheta Brodie, a young debutante, showed good promise in selections from Grieg, Wolf and Spohr. Mr. J. Dennis Hayes, baritone, displays a musical and well placed voice. Mr. Arthur Singer, pupil of Mr. W. O. Forsythe, captivated his audience by his artistic piano playing.

* * *

The Toronto String Quartette recently went to Brantford and played under the auspices of the Woman's Musical Club of that city. The local press speak in the highest terms of the programme and the interpretation of it as given by Mr. Blachford and his associates. Another event of interest was the debut of Miss Dorothy Reville, daughter of Mr. Ralph Reville, one of the proprietors of the Brantford Courier. Miss Reville has been studying in Toronto under Mr. Frank Welsman, and her townsmen were delighted to find in her an artiste of the utmost promise and exceptional skill. Mrs. Frank Leeming, the well known Brantford vocalist, also sang with great popular approval.

* * *

Mr. Charles W. Clarke, who has been engaged as the baritone for "The Redemption" to be given by the Toronto Festival Chorus under the direction of Dr. F. H. Torrington at Massey Hall on Tuesday, April 25th, is without doubt one of the finest baritones that has ever visited this city. He is the possessor of a magnificent voice, and the music of this grand work will have new beauties on this occasion when sung by this great artist. English, French and German papers give glowing accounts of his artistic work. Among the many notables before whom Mr. Clarke has sung were the late King Edward and Queen Alexandra at the country house of the Duchess of Manchester. His voice is of unusual range and remarkably supple. He sings with an intelligence and a style that denotes a rare comprehension of the works of the great masters interpreted by him. The beauty, richness and charm of his voice, joined with his artistic intelligence, at once make a place for him in the hearts of his audience, and his singing was most enthusiastically applauded.

* * *

Loraine Wyman, a daughter of the late Julie Wyman, the singer, who at one time lived in Toronto, came back to America the other day after seven months in Paris. When she appeared with the famous Yvette Guilbert at the Theatre du Gymnase, Miss Wyman was described in the Paris papers as "without a trace of Yankee accent." She sang her songs in an old Breton costume which she obtained from a peasant, as Mary Garden did her "Melisande" hair.

* * *

An attractive programme was presented at the Toronto College of Music, on March 15, by a few of Dr. Torrington's accomplished pupils. Each of the pianists exhibited highly developed technique, as well as individual taste and expression.

* * *

On Saturday afternoon, at the Toronto College of Music, 12-14 Pembroke street, a very interesting recital was given, by a few of the junior pupils. The teachers represented were: Miss Marion Porter; Miss Estelle Slater; Miss Gertrude Anderson; Miss Helen Sullivan; Miss Dorothy McMahon.



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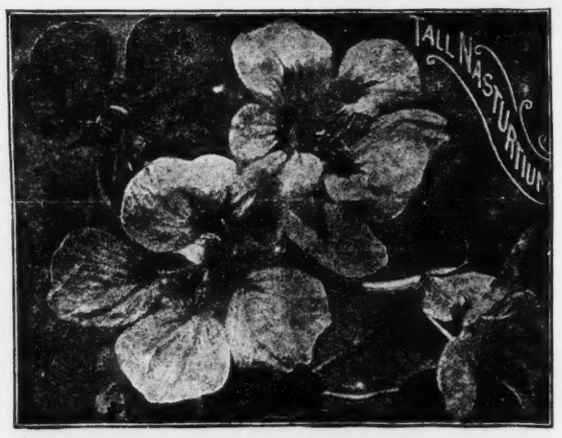
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Miss Parlow is a genius as a violinist and her performance at the Symphony Orchestra Concert on Wednesday night last made all Canadians who heard her proud of their countrywoman. She comes from our Great West, but has been trained in the best music circles that Europe possesses, and her qualifications to express an opinion of any piano make such expression worth considering.

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John Labatt
LONDON - CANADA



Lincoln Among Lawyers.

SPEAKING of Lincoln as a lawyer, Leonard Swett, his contemporary and friend, once told me that Lincoln was not worth a cent in a case in which he did not believe, in this connection be related an incident of Lincoln and himself being appointed by Judge David Davis to defend a man indicted for murder who was supposed to be without means to retain a lawyer. However, the prisoner had friends who were able to raise $100 for his defence. The money was turned over to Swett, who handed half of it to Lincoln. When they came to consult with the prisoner Lincoln became convinced that he was guilty and that the only chance of saving his neck was to have him plead guilty and then appeal to the court for leniency. This was opposed by Swett, who was an extremely adroit criminal lawyer. The case, therefore, came to trial, but Lincoln, though present and sitting beside Swett, took no part in it further than to make an occasional suggestion to his associate in the course of the examination of witnesses. The outcome of the case, thanks to technicalities which unexpectedly appeared, and which Swett was not slow to take advantage of, was that the man was acquitted. When the jury rendered the verdict Lincoln reached over Swett's shoulder, with the $50 in his hand, and said: "Here, Swett, take this money. It is yours. You earned it, not I."

Lincoln's career as a lawyer shows him in an amiable light and as a man who cherished no malice; and this was equally true even in the midst of the most heated political contests. It was indeed a beautiful side of his character, for no man in politics was ever more frequently called upon, prior to his election to the Presidency at least, to drink to the dregs the bitter cup of political disappointment. —Century Magazine.

Ireland's Tobacco Crop.

THE tobacco crop of Ireland is increasing every year. The cultivation of tobacco on that island was begun about twenty years ago as a private experiment. About ten years later the British Department of Agriculture recognized the possibilities of tobacco-growing in Ireland, and now tobacco is a crop of no small importance in value in half the counties.

Colonel Everard's experiments proved the climate of Ireland to be not only favorable to the growing, but also to the curing of tobacco, and there was also a splendid market for all that could be produced. Finding it difficult to obtain experts to go to Ireland from the United States to superintend the planting and curing, Colonel Everard sent his son to spend a year in the Southern States to study the conditions of growing and curing tobacco there, and to determine what would be the most suitable kind of curing-barn. On his return the first curing-barn in Ireland was built at Wexford.

Professor Harper, who holds the chair of Agronomy in the Kentucky College of Agriculture, was spending his vacation in Ireland some five years ago and was a great help to this industry. To him much of its recent advancement is due. He devised a system of curing that was especially adapted to the Irish type of tobacco. This system has been generally adopted since then. Professor Harper stated that he considered the climate of Ireland more suitable for the production of tobacco than that of Kentucky.

Thus far it has been proved that Irish tobacco-growers can reap a profit of about $225 an acre from their crop, and it is predicted that tobacco growing will become one of the great industries of Ireland in future. At present, Irish-cured tobacco is retailed in many of the stores in Dublin and other large cities.

The Honorary Governors who will visit the Toronto General Hospital during the week commencing on March 26th are, Messrs. W. G. Gooderham and W. R. Brock.

"Shall we advertise for a man with experience?" "Well, I don't know. The last man had so much experience that we couldn't teach him anything."

The Critic and The Artist

Henry T. Finck--New York Post.

THREE musical critics of New York are unintentionally characterized in the following sentence from the chapter on Schumann in Hubert Parry's admirable "Studies of Great Composers" (eighth edition, p. 300), where he speaks of Schumann as a critic: "His position . . . is altogether a most noble one, and the familiar truth that it is harder to see real beauties than blemishes, enhances it; for he always aimed at hearty praise, even of things which were absolutely new to the world, and when dealing with works which an ordinary critic would either have written an involved account of, so as to prevent any one knowing whether he meant to praise or to blame, or else have endeavored to amuse the public by extravagantly abusing."

Dr. Philipp Spitta, in his splendid article on Schumann in "Grove," says on this same point: "The foundation of Schumann's critiques lay in kindness; his fastidious character would have nothing to do with anything bad enough to demand energetic reproof. The most cutting and bitter article he ever wrote was the famous one on Meyerbeer's 'Huguenots.' . . . But he is most at his ease when giving praise and encouragement; then words flow so directly from his heart that his turns of expression have often quite a magical charm."

The musical editor of the Evening Post is not infrequently told by letter, or orally, that he is too mild in his comments—not nearly as severe as he used to be. If that is true, it is because he has come to the conclusion that, as Sir Hubert says, "It is harder to see real beauties than blemishes," and is willing to take the pains to look for those beauties and try to describe them, following the example of Schumann in a very humble way. It may seem good fun to write a scathing article that will make the readers laugh—at least those of them who "like to see the feathers fly"; but when one thinks of the poor plucked songbirds, the smile vanishes. After all, it is more fun for a critic to get a letter beginning like the following from a stranger, which arrived a few days ago: "Strange as it may seem to you, your criticism of my brother's book did not reach my eye until this very day. It is simply magnificent, and even brings tears to the eyes. I want to shake the writer by the hand, by both hands, indeed to shake him all over, that he should give such a splendid send-off to this little book."

When Edwin L. Godkin was the editor-in-chief of the Evening Post he once had a serious conversation with the now amiable but once foolishly ferocious, musical critic of his journal, in which he gave him this advice: "Never write anything about an artist, especially a woman, which you would not be willing to say to her face." The musical commentator has tried to live up to that ideal—to be, in other words, a gentleman as well as a critic.

The best way to improve a cook is not to scold her for her failures, but to praise her for what she does particularly well; she will then try to make her other dishes equally good. It is the same way with artists, major and minor. Most critics go into details regarding the real or imaginary flaws in a singer's or player's performance, ignoring the good points, or mentioning them only in a general way. On reading their comments, an artist will say to himself: "Yes, I did have some weak moments; but should they be singled out and nothing said about the much more numerous moments when I was at my best? Why try to be at my best when this is all I get for it?"

There is another way in which habitually censorious criticism does harm. At social gatherings, whenever great singers or players are under discussion, one hears censure much more frequently than praise. Now, the singers and players who come to New York are the best in the world. All foreign cities envy us the privilege of having them. If you cannot get enthusiastic over them, you have no capacity at all for musical enthusiasm, and had better give your attention to something else. You discourage others from attending concerts and operas, and make yourself an impediment to musical progress. The musical students, taking their cue from the newspapers, go to the opera not to learn from the singing, but to scoff at them. This, they think, shows them to be wondrous wise. It shows them, in the contrary, to be wondrous foolish and incompetent. "It is harder to see real beauties than blemishes."

Signs of Returning Health.

"YOUR husband might have a litte solid food directly he begins to mend," said the doctor.

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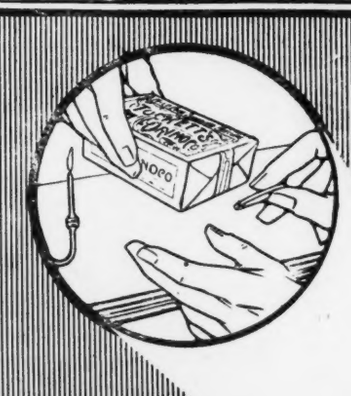
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LONDON AND PARIS } Pay the highest prices for POMMERY

"But how am I to tell?" inquired the anxious wife.

"The convalescent stages of influenza," replied the doctor, "are marked by a slight irritability."

The next day he called and found the patient's wife radiant.

"When I refused to order his steak and onions," she explained, "he came into the kitchen and smashed fourteen soup plates and a dinner service, so, of course, I sent out for the steak at once."

BOSTON AND RETURN, $15.25, FROM TORONTO, MARCH 30.

The only through car service to Boston is via Grand Trunk Railway System; moreover, this is the only double-track route to Montreal. These points should be considered if you are taking advantage of the low rate excursion to Boston, Saturday, March 30. Only $15.25 return via Montreal. Return limit April 13. Secure tickets, berth reservations and full information at Grand Trunk City Ticket Office, northwest corner King and Yonge Streets. Phone Main 4209.

Why He is Patrick.

HOW the Duke of Connaught came to be called Patrick and to receive his Irish title is the subject of an interesting story. When Queen Victoria, after her first visit to Ireland, was leaving Dublin in August, 1849, she drove to Kingstown, and on the way an old Irish woman called to her:

"Musha, ma'am, won't you call your next son Patrick?"

Queen Victoria nodded smilingly; and sure enough her son born in the following year received the name of Patrick among others, and ultimately was created Duke of Connaught.—London News.

Don't submit to the inevitable unless you are absolutely certain its is the real thing.

A man never makes a mistake in accepting advice. It's acting upon it that counts.

FINANCIAL SATURDAY NIGHT.

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Financial Comment

EVENTS of no small significance are taking place so rapidly in this land of the maple leaf and the beaver, of late, that those of us who had grown accustomed to having the national express wait on us while we made our toilets and eat our breakfasts have just been a little startled by the change in the schedule. There were those amongst us who were content, if not desirous, to leave well enough alone and who, had it been left to us, would probably never have given a preference to England or sought to negotiate broader trade treaties with Germany, France and other countries. When the time comes, however, history is made regardless of what we may think about it or of the flies upon the wheel. It seems sometimes as though we earthy mortals sat in a car and were whirled passively out over the bridges, across the country and past the stations at a breakneck gait, without having anything to say in the matter.

In these national matters, while many, in their own narrow sphere attempt to obstruct progress and subvert the eternal principles to a shortsighted selfishness, great Dame Nature sweeps along and scatters cherished plans. Thus, if we are to accept the finality of the announcement at Ottawa, we are on the brink of a wider trade relationship with the United States. Taking a wider sweep of the horizon, we may even glimpse evidences that we are not in such an accidental position as we might at first suppose, but that what Ottawa predicts is just a forerunner of the consummation of a closer pact between the Mother Country and a truant sister to the south. To call it a rapproachment is to give too much importance to an estrangement—temporary in the life of nations—which has existed a matter of a century and a half.

Ahead of scheduled time, almost, approaches another Imperial event. While we are speaking comes a message from the Bahamas, asking for a closer union between two of the children who never left the parental roof. The message reads as follows:

"Further advices just to hand from Nassau announce that the Upper House of the Bahama Legislature has promptly, and by a unanimous vote, endorsed the resolution fav ring annexation to the Dominion, passed last Monday by the Lower House. The successful passage of the measure through the Legislature has given rise to wild popular rejoicing. Mr. DeLery Macdonald, of Rigaud, Que., who has been co-operating with Mr. T. B. Macaulay, of Montreal, in this movement, and who remained at Nassau for a fortnight after Mr. Macaulay's return to Canada, has been given an enthusiastic public send-off, and instructed to convey to the people of Canada the most cordial greetings of the people of the Bahamas, their fellow subjects in the Empire, who hope to be also before long their fellow Canadians. The warmest appreciation was expressed by all speakers as to the work done by these two gentlemen in furthering this great project. It is universally felt that much has been accomplished on behalf not merely of the Bahamas and Canada, but of the Empire."

Readers of SATURDAY NIGHT may possibly be a little taken aback by the rapidity with which this sentiment for annexation to the Dominion has developed in the Bahamas. In reality, however, the seeds of amalgamation were long since sown, and the plant has apparently just reached its maturity. The time had come, presumably, when the sentiment of the Islands was ripe for the suggestion, and when Mr. T. B. Macaulay, managing director of the Sun Life, and Mr. DeLery Macdonald, of Rigaud, Quebec, happened along there in company, and discussed the matter with the Islanders, the result was the calling of a great public meeting. Both were invited to speak, and the result was a practically unanimous vote in favor of the proposal. Mr. Macaulay had hardly reached Canada on his return trip before the Legislature of the Bahamas passed a resolution declaring its desire for a conference with Canada upon the subject.

* * *

THE significance of the approaches made by the Bahamas is perhaps greater from an Imperialistic than an economic standpoint. Nevertheless, there is much to be considered even from the standpoint of dollars and cents. In their efforts to drive home the economic point, those who object to tariffs have frequently made the suggestion that the Canadian protectionists should follow his doctrine to its logical end and impose duties which would encourage the growing of bananas, oranges, and other tropical fruit in Canada. Should the Canada-Bahama union be brought about, there may be an end of recriminations between free traders and protectionists on the matter of growing tropical fruit in Canada.

The structure of the Bahama Islands seems to be largely of coral. The soil, for the most part, is very thin, so that it is favorable to the growth of certain fruit only. Among these may be mentioned grape-fruit, oranges, pineapples, winter tomatoes, and to some extent cocoanuts and bananas. In the whole range of fruit, however, none excels to such an extent as the grape-fruit. I am told that the grape-fruit grown on the Bahama Islands is so superior to the most of that with which it comes into competition, that on even terms there would be none other sold. Also, it would seem that a very considerable proportion of the tomatoes which come into Canada during the winter are from the Bahamas. By adding to the Dominion a province near the tropics, Canada would come into possession of a natural "hothouse" having an area of 5,450 square smiles, in which could be grown, without any tariff assistance, and in open competition with all the world, such winter vegetables as this northern portion of the Dominion might require.

In addition to fruits, however, the Bahamas are rich in natural products. Upon at least one island, and possibly upon several, abounds the Bahama pine. This is a pine of much value, though of a somewhat different nature to the softer pine of the north. It is exceedingly hard, and is used largely as a finishing wood. Apparently the Bahamas purchase considerable quantities of our pine and ship north considerable quantities of theirs. In the vicinity of the Islands are splendid turtle fisheries, besides which are to be procured pearls and ambergris. One of the largest sponge industries in the world—not the kind known in finance—is carried on there, the lucrativeness of the industry being due rather to the quantity than to the quality of the sponges. Another industry which would doubtless be developed much more than in the past under the stimulus of a union such as that proposed, is the sisal industry. Sisal, as may be known, is used in the manufacture of rope and is a product of no small value. Some 25,000 acres of this are now under cultivation, though it has been said that the quality is rather superior to that for which there has been a large demand in Canada.

* * *

WHILE it is of interest to us to know what articles could be purchased from the Islands under the arrangement discussed, it will doubtless be considered by many of greater advantage to know what we can sell. To begin with, we will add a population of 65,000 inhabitants to our numbers. We can sell to these a little of almost everything which we produce. More especially, perhaps, may be mentioned hay, oats and other grain, flour, butter, certain kinds of fish and provisions, to say nothing of an infinite variety of manufactured products. It is quite possible that the residents of the Islands are not such large consumers of these products as we in this northern clime, but so long as they pay their accounts we will doubtless see the advantage of booking their orders, small though they may be.

Another point of no small importance will be the advantage of the possession of a winter resort. No finer climate or more pleasant spot in the winter is to be found anywhere on earth than in the Bahamas. The admittance of the Islands as a province of the Dominion would doubtless divert the attention of a large majority of Canadians from other winter resorts and induce them to migrate to their own southern province when the snows and ice of winter hold sway in their northern home.

Imperially, the proposition holds out temptations. The Bahamas are under the same flag as is Canada, and the arrangement would be purely intercolonial and non-offensive to other nations, taking place as it does between two countries whose allegiance is in no way altered by the arrangement. If the step Canada has taken in the direction of building up a navy is final, and assuming that we have already taken our definite step in that direction, there is at once a motive as it were—albeit that motive comes after rather than before the act. As a winter station for the fleet, the Bahamas are unique. This widening of our sphere of influence will go far towards cultivating an Imperial spirit which, let us hope, will lack the militant and offensively Jingoistic note and awaken us out of the somewhat provincial attitude with which Canadians—in common with many nationalities—oft view developments.

The Bahamas embrace twenty inhabited and many uninhabited islands and rocks off the S.E. coast of Florida. It was one of the Bahama Islands that Columbus first sighted when he discovered America, so that should an amalgamation take place to include the Islands in the Dominion we would enter into possession of the most historic spot in America—a shrine in very truth.

At the head of the Government is a Governor—Sir William Grey-Wilson, K.C.M.G., said to be a relative of the present Governor-General of Canada. He is assisted by an Executive Council of nine and a Legislative Council of nine whom he appoints and who form the upper house. The lower house consists of 29 members elected by the people. The banking requirements are carried on by the Bank of Nassau and the Royal Bank of Canada. A line of steamers plies between Nassau and New York and another between Nassau and Canada, this being the Elder-Dempster, which gives a monthly service. At the present time, very little commerce goes on between the Bahamas and Canada, and the opinion is expressed by those who have been interested in the Islands that something is needed to jerk a little more ginger into their inhabitants. It is thought not at all impossible that closer union with Canada might have this effect and also that it might result in other of the British West Indian islands following in the wake.

* * *

SENATOR DOMVILLE, in the Senate at Ottawa, last week, made the suggestion that when issuing bonds the Government should take the smaller investor into consideration and break up the bonds into smaller denominations than in the past. Sir Richard Cartwright expressed his approval of the suggestion. For some strange reason the small bond has not been issued in large quantities in Canada, as yet. The most popular bond of all is probably the $1,000 bond, there being, however, a very large quantity of $500 bonds. As a general thing, the issues are made in either of these denominations. There began a movement some time ago to issue bonds in smaller denominations. Penmans, for instance, has a $100 bond as well as $500 and $1,000 bonds. At the moment I do not recollect any other industrial concern of that particular character which issues a $100 bond, but a number of larger industrial establishments, and particularly the consolidations of the past few years, have made provision for the smaller investor. At the present time a bond issue of the P. Burns & Co., Ltd., is being made by the Dominion Securities Company, and the fact that a provision for $100 bonds was made is undoubtedly assisting in the sale. I do not know how many companies in Canada issue $100, but I recollect at the moment the following:

P. Burns & Co., Ltd., 6 per cent.
Canada Cement Co., Ltd., 6 per cent.
Canadian Car and Foundry, 6 per cent.
Steel Company of Canada, 6 per cent.
Montreal Street Railway, 4½ per cent.
Ottawa Electric Co., 5 per cent.
St. John Railway (N.B.), 5 per cent.
Quebec Railway, Light, Heat and Power, 5 per cent.
Penmans, Limited, 5 per cent.

Possibly one or two of the companies included in the Quebec Railway, Light, Heat and Power Co. also issue $100 bonds.

The idea of the small bond probably drifted in here from France, where the convenience of the smaller investor is considered by financiers more, perhaps, than in any other country. In a recent issue of securities by the City of Montreal, the smaller investor was given a chance, but my impression is that he did not show his appreciation to the extent that the City Treasurer had hoped for. The British Government, it is stated, is also about to give greater consideration to the smaller investor by issuing bearer bonds of from £5 to £10 sterling. Purchasers will be able to obtain these upon application at the Post Offices, and this may possibly make consuls more popular.

* * *

SENATOR DOMVILLE'S suggestion that the Government should issue transferable 3½ per cent. bonds, having a par value of $50, which could be purchased from Post Offices in the same manner as proposed in England, is a good one. This bond, being of unquestionable value, would pass from hand to hand freely, and much money would be permanently invested which is now lost in mining stocks or on the Stock Excange, or in some of the various get-rich-quick schemes which abound in Canada. This of itself would be of no small economic value to the country. Wealth which is easily obtained—such as the get-rich-quick man attracts to himself—is generally quickly destroyed; whereas if the small investor were not fleeced out of it he would probably retain possession a considerable period, and spend it on something which would represent an asset for some time to come.

It would seem that the Government could offer but one objection to the proposal, this objection being that a great deal of the money which it now holds on deposit in the Post Office Saving Banks accounts would be withdrawn and invested in these bonds. At the present time the Government pays 3 per cent. on P.O. Savings Bank deposits, while it would have to pay, at least, 3½ per cent. on the proposed bonds. It is presumed that the Government would ask par for them. Should it ever be necessary to issue at a discount, the Government would be paying in excess of 3½ per cent. for its money, whereas it now gets much of this very money at 3 per cent.

Time and again it has been urged upon the Government that the interest on the Post Office Savings Bank accounts should be raised to 3½ per cent., but without avail. The explanation for the refusal is generally believed to be that the position would be upset all the way around, inasmuch as the various chartered banks of the country pay their depositors but 3 per cent., and if the Government advanced the rate, the banks would have to do likewise. The objection is not so strong as might at first seem. A very considerable proportion of the savings bank accounts would not be withdrawn for the sake of ½ per cent. A large number of depositors find it such a convenience to keep savings accounts at the chartered banks that they care nothing whether the interest is 3 per cent. or 3½ per cent. The advantage of being able to draw a cheque whenever necessary and to walk into the bank at all times and make a deposit or transact other business is so great that depositors would not lightly forego it. There still remain, of course, thousands who transact little business at the bank and who use it mainly in its original capacity as a place for safe keeping. Many regard the question of interest as of supreme importance. In any case, however, as the Government now issues bonds drawing interest at a greater rate than it allows for Post Office Savings Bank depositors, there is no reason why it should not issue a bond of smaller denomination and thus give the smaller investor the opportunity which has hitherto only been open to those with larger capital.

Economist

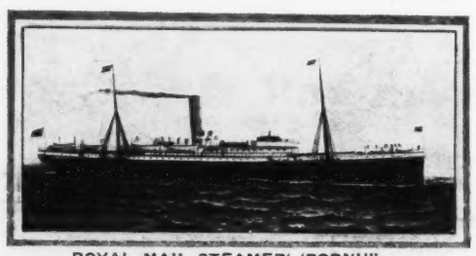
The Dominion Bond Company completed arrangements for the public issue of the $1,300,000 6 per cent. first mortgage bonds of the Spanish River Pulp and Paper Mills, Limited, in London.

TENTATIVE PROPOSAL TO BRING BAHAMAS INTO THE CANADIAN FEDERATION

The Bahamas are an irregular cluster of islands extending 600 miles over the waters of the Gulf of Mexico. Many of them are sparsely inhabited, and some not at all. Nassau, New Providence, is the capital. The theory of the members of the Bahama Parliament, which body unanimously passed a resolution asking for political union with Canada, is that were such step consummated it would strengthen the Imperial unity of Britain and Canada.

Steamer Distances.

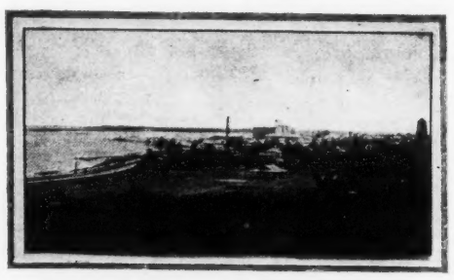
Montreal to St. John, N.B.	1,250 miles
St. John to Halifax	280 miles
Halifax to Nassau	1,381 miles
Nassau to Havana	373 miles



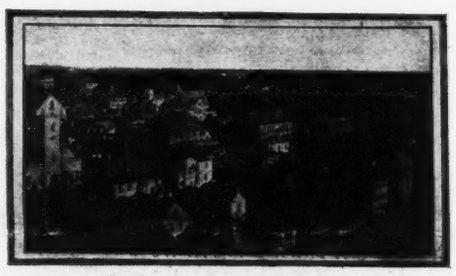
ROYAL MAIL STEAMER' 'BORNU".
Of the Elder-Dempster Line, plying monthly between Canada and Bahamas, Cuba, etc.



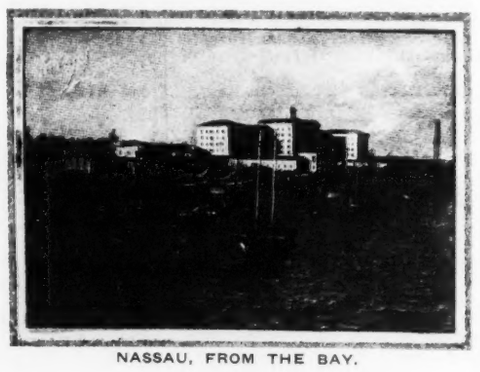
Water Route from Montreal to Nassau.



The Beach at Nassau.



Bird's-eye View of Nassau.



NASSAU, FROM THE BAY.

The following Ontario companies have increased their capital stock: New Ontario Bottling Works, from $10,000 to $40,000; Gall Lumber Company, from $24,000 to $100,000; the Guelph Carpet Mills Company, from $100,000 to $500,000; and the Cobalt Power Company, from $1,000,000 to $1,500,000.

English opinion appears to be that the railway rate decision handed down in the United States will materially affect only the weaker of United States railroads, and the general situation will not be adversely affected by the action of the Interstate Commerce Commission.

Penmans, Ltd., has during the past year made earnings of $381,168, equal to ten per cent. on the common stock after the usual charges have been met. The company has, with last year's surplus, the sum of $783,173 available for distribution.

The common and preferred shares of the Sawyer-Massey Company have been listed on the Toronto Stock Exchange. Preferred are selling around ninety, with the common around 30.

STONEHAM & CO. OPEN IN TORONTO.

INQUIRIES are coming in to Toronto Saturday Night relative to Charles A. Stoneham & Co., specialists in mining securities, who have recently opened up in Toronto, and who have signalized their coming by large advertisements in the various daily papers.

This firm have opened offices in this city at No. 23 Melinda Street (ground floor) and they advertise dealing in Porcupine propositions and in copper stocks. They receive the quotations of the New York Stock Exchange, but warn the public that they do not deal in these securities.

Who composes the "company" of Charles A. Stoneham & Co., we are unable at this time to state. Of Charles A. Stoneham himself, however, we can be more explicit. Charles A. Stoneham was more or less intimately associated with that firm of financial blackguards, Scheftels & Co., who it will be remembered were raided by the police and closed up some months ago. It is interesting to recall that when in August last the curb brokers stormed Scheftels & Co.'s offices to get their checks cashed at a time when they heard that the banks had refused to further certify the checks of the firm that jockeyed Ely Central into the poor-house, Charles A. Stoneham came forward with an offer to pay one hundred cents on the dollar for such of the Scheftels checks as were tendered him. In the interval the minions of the law swept down on this den of thieves and Stoneham, as The Financial World, New York, puts it, went into his storm cellar.

Mr. Stoneham also made an attempt to take the Ely Central Copper Company out of the hands of the receiver and raise fresh capital to start the development work all over again.

At that period The Financial World warned the Ely Central stockholders that they should keep their property, if it was worth keeping at all, out of the hands of any man who was even remotely associated with George Graham Rice and Scheftels.

Advice AND Information

will be promptly and gladly forwarded to anyone contemplating the investment of funds.

Our Bond List contains particulars of many High Grade conservative investment securities yielding attractive rates of interest.

It will be gladly sent free of charge to any one desiring it.

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(Members Toronto Stock Exchange)
JARVIS BLDG., - - TORONTO

Chief Office for Canada, Toronto.
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LONDON & LANCASHIRE FIRE INSURANCE COMPANY

IRISH & MAULSON, LIMITED,
Chief Toronto Agents.

F. H. Deacon D TORONTO J. C. Fraser

Financial Weather Reports

Men identified with shipping interests must study Government weather reports in order to conserve the safety and best interests of their shipping investments. So should the intending investor or one who has investments keep in touch with financial reports on, not only those securities he owns or intends buying, but on practically the entire market. To know what has been done, is being done, and probably will be done, is most important in determining what you shall sell or what you shall buy, or both.

And just as the Government weather reports are simplified for the use and understanding of the reader, so is it necessary to condense and simplify for clear understanding the extensive and involved financial reports issued by the various enterprises whose securities are in mind. The progressive investment house will keep clients and prospective clients in touch with market conditions by such reports. This in addition to its personal advice and suggestions to clients.

Our Security Reports

are sent from time to time, as issued, to our clients and to those who, as possible investors, wish to keep informed on securities dealt in on all markets. May we not put your name on this list? It will obligate you to nothing and will be of undoubted value to you.

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GOLD AND DROSS



Kingston, March 7, 1911.

Editor, Gold and Dross:

Dear Sir,—Two years ago I bought Coniagas at $6.70. For some time since then no dividends were paid, and now that it is up to $6.70 again, should I sell or wait to try and make up for back dividends?

"COBALTER."

It would be safer to sell; although I think you might partially make up by holding.

J. B., Bracebridge: Anyone—man or woman—who is looking to Gold and Dross for live tips advising the purchase of this or that Cobalt or other mine, is apt to suffer disappointment. My theory is that not one so-called mine in a hundred is promoted in such a way as to give the buying public a real chance, and again, only the very few are qualified to go in and buy mine shares. A purchase of stock made on the strength of a newspaper advertisement is usually just a gamble. Hollinger mine of Porcupine has climbed recently in quotation value. Whether it will hold the gain or not I do not know. Swastika has also gone up, but I would not buy Swastika until the people running it have proved they have a real gold mine, and are prepared to make a distribution of earnings.

Berlin, Ont., March 9, 1911.

Being a reader of your valuable paper, I take the liberty of asking for any information which is at your command on the following: Rossland Mines, Rossland Gold Mine Development and Investment Co., Pittsburg Gold Mining Co., Big Chief Mining Co., Shakespeare Gold Mining Co., also the Marconi Wireless Telegraph Co. of Canada.

H. F. B.

Here is a bunch of dead ones, most of them reminiscent of the Rossland boom, when everything fell but the sky. By selling your Marconi at market, which will be for less probably than you paid for it, you can get a little ready cash. As for the rest, paper your room with the scrip. This will at least be an everlasting reminder to put your surplus funds into proved propositions.

Big Bend Mica Mines, of B.C.: I have been furnished with the following information as to this property from a large shareholder in Toronto:

The authorized capital of the Big Bend Mica Mining Co. is $25,000, the issued capital being $18,900. The managing director is Mr. J. R. Moody. The company received a report from Mr. Moody, in which he states that the work on the group of thirteen mica claims has been completed on the Admiral Claim, which is one of the group. The work consists of four drifts, from which about ten tons of mica have been taken and stored at the mines. The British Columbia Government have built four miles of track up the Big Mouth Creek and a waggon road from LaPort to McMann's Camp, a distance of 18 mues, to satisfy the company in their development, a waggon road was built around the Death and Priest Rapids in the Columbia River.

The trial of George H. Munroe in New York will not tend to make Marconi stock any more popular with the populace. The day that Munroe met Marconi must have been a Friday and the 13th. In the interval, however, the yaps in the country districts of Ontario are being fed the stock above current market prices.

The American Telegraph Typewriter Company, which has flooded Canada with its literature, has now opened up a stock selling campaign in Chicago. A Chicago broker came out the other day with an offer of the stock at the bargain price of $3.50 per share. A reader comments that this bargain offer of $3.50 was due to the damage to the stock by water.

The statistics compiled by C. M. Keys, and published in World's Work, reveal the startling fact that within the last seven years corporations have been promoted in the Eastern United States alone with an aggregate capital in excess of one billion dollars, and among them not a single one ever became a success, although every one was described by the promoters as the one safe and certain opportunity by which the humble investor could become rich in a short time.

Think this over before you are induced to take your money out of the bank at the instance of some sweet-tongued stock selling liar.

Whitewood, Sask.

Dear Sir,—What is your opinion of the California Consolidated Oil Co.? Bob Evans is head of the company.

R. S. P.

Our opinion is that Bob Evans should be in a better business.

Toronto, March 8, 1911.

Dear Sir,—I am very much indebted for the comments under your section, and would be under obligation if you would favor me with your opinion of the Ancient Order of United Workmen as a fraternal insurance society. Is it safe?

REX.

The A.O.U.W. is among the best of fraternal organizations.

Enquirer, Springfield, Ont.: The Regal Shoe Company is making good profits and their preferred stock seems a fair buy. The other company you name is not so good.

Fort William.

Editor, Gold and Dross:

Do you think an investment in Florida land for growing fruit would prove a safe investment

P. G.

It might for the company promoter; certainly not for you.

Elk Lake: Parties approached for information as to Laurie Mine do not respond. Perhaps some of those interested will forward what they know of this property.

F. S.: In the year 1908, Kansas produced 79,282,000 bushels of wheat, 156,200,000 bushels of corn, and 21,868,000 bushels of oats.

Quite a lot of newspaper space has been consumed recently in Toronto by the Kennedy Spring Wheel Company, offering shares of stock of this company on the strength of their invention, to wit and namely, a spring wheel composed of four steel springs locking into the tyre and hub, instead of the spokes we see in general use. The Kennedy spring wheel, advertised in Toronto, may be better than almost numberless specimens of other spring wheels which have had their brief innings, and been then forgotten. It is hard to say. Two different sorts of spring wheel shares are being offered for sale now in Boston. Perhaps there's a different company in every large city, not to mention the towns.

Selkirk, March 16, 1911.

Editor, Gold and Dross:

I would be glad if you would kindly inform me if the Simmen Automatic Railway Signal Company, whose head office is 1109 Crocker Building, San Francisco, Cal., and branch office 1753 Queen street, Toronto, is a fake or a genuine concern. They sold a considerable amount of shares in this part of the country, but of late the people who bought cannot get any word from them.

J. K. M.

This company installed their safety device on the Toronto and York Radial line from Sunnyside to Mimico some time ago, and I understand the thing worked all right. Of course, for all I know the putting on of the installation may have been mere "circus" to smooth the way for the sale of stock. But so far I have no evidence that this is one of the imitation diamond companies. Write headquarters again.

A somewhat stiff communication was received by Gold and Dross not long since from Herbert Keet, a Montreal oil broker, taking exception to the manner in which I referred to the California Consolidated Oil Company, and telling me just how good this company is. Thereupon the question was put to Mr. Keet, as to whether or not the oil company in question actually owned the oil properties it was developing, as my information is that the options have never been taken up. If they have not been taken up, then, of course, shareholders would be in quite a hazardous position. In the course of his last reply to this, Mr. Keet says:

I have not been informed by the Lincoln Stock and Bond Co. that the company has or has not acquired the properties mentioned in the prospectus, but, assuming for the moment that they had not acquired them up to the time your reply appeared in your paper, that does not justify what you said.

If your reply had been something as follows:—That the California Consolidated Oil Co. was formed to acquire the Mascot, Premier and Yellowstone Oil properties, but that you had not yet heard that they had acquired them, I could not take exception to that, but to reply as you did was altogether unfair to the company and myself, which surely you must see.

From the above I would infer either that either Mr. Keet does not know much about the real position of the oil company, or if he does, the options have not been taken up. It might be noted also that although Rear-Admiral Evans recently demanded that no further use of his name be made by the Lincoln Stock and Bond Company in advertising this oil company, nevertheless Mr. Keet encloses me a glowing statement made last year by the Rear-Admiral, anent the oil company.

W. S., London, Ont.: With regard to the investment value of the Island Investment Co. of Victoria, B.C., I would say that the company seems to be in pretty good shape. It has a paper surplus over outstanding liabilities of about $86,000, and what I hear, is that the men that run the company are well regarded. At the same time, the total assets of the company are only some $185,000 odd, and while, under careful management the company may expand and enlarge and get on a still more firmer footing, yet I would not advise, in your particular case, to put your money into this company with a view to making an investment which will be as good ten years from now as it is to-day. I have no criticism to make of the Island Investment Co., but I would advise you to secure from some banking house, the names of some good bonds, municipal, traction or industrial, and also a few good preferred stocks. I would get whatever they have to say about it, then analyze the position yourself, and finally make whatever criticism you have to this banking house, and in that way you will probably secure just about what you want. I might suggest Nova Scotia Steel bonds as being a good buy. I believe that Duluth-Superior stock will rise in value materially from now on. C.P.R., though a trifle high at the present time, is always a good buy. I regard Maple Leaf Milling stock preferred, which can be bought now at between 90 and 93½, as being well grounded. Then there are the banks, which are quoted fairly high, and which do not give a very good return, and coupled with them is always the suggestion of double liability. But nine out of ten offer the best of security, and if safety is what you want, and it is what most of us want, do not look for high dividends at the expense of security.

A. W. R., Toronto: If you have an idea of buying Dome Extension just as a gamble, this possibly is the best time to do it. But if you are looking for value for your money, Dome Extension just now cannot offer it. The appearance is that a real effort will be made to recover values in this property, but the future is uncertain.

E. B., Sault Ste Marie: I do not know the Dominion Fish Company. Send more details.

The Bow Centre Collieries of Alberta is capitalized somewhat highly, to the extent of $3,000,000. The company has 15,000 acres and mine a fairly good quantity of coal. I would term purchase of their shares a speculative investment.

A Reader, Montreal: Maritime Oil & Gas Company are boring most optimistically for oil, and there are a great number of anxious shareholders eager to hear when they strike the same. Better watch the fun from the outside.

J. A. A., Essex, Ont.: Bonds of the International Transit Company of Sault Ste Marie are regarded as sound in the financial world.

Toronto, March 21, 1911.

I notice large advertisements in the Toronto papers of Charles A. Stoneham & Co., who call themselves specialists in mining securities. Do you know anything of them?

T. B. A.

Not as much as we will later on. We will answer you more fully in a later number of Toronto Saturday Night.

The Gold and Dross Department is deluged with communications, the writers of which have failed to sign their names and give their addresses. No attention can be paid to such communications. Your name and address is a necessity, not for publication, but as a matter of good faith.

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MONTREAL FINANCIAL

T. B. MACAULAY AND HIS PLAN TO CANADIANIZE THE BAHAMAS.

MONTREAL, March 23, 1911.

WHEN one talks of life insurance in Canada he naturally thinks of T. B. MacAulay, the managing director of the Sun Life. Mr. MacAulay has been so long associated with life insurance that one hardly thinks of him in any other relationship. Of late, however, he has appeared in another capacity. Largely through him has been brought about the advances which the Bahama Islands have been making towards Canada for acceptance into the Dominion. That these advances have the hearty support of the entire population of the Islands is sufficiently evidenced from the messages received here from the Bahamas, as also from the interview I had with Mr. MacAulay the other day.

***

How to Win A Province.

From Mr. MacAulay's account of what took place down at the Islands, it is evident that the citizens required very little persuasion. It would seem that Mr. MacAulay, together with his family, were on the way to the Bahama Islands, where he frequently goes during the winter season, when they met Mr. De Lery Macdonald, of Rigaud, Que. A discussion took place between the two men regarding the possibility of a union between the Bahamas and the Dominion of Canada, which resulted in both becoming enthused over the matter. The conversation being continued after landing, it was found that the leading citizens, being already more than half converts, gave their entire approval whenever the matter was discussed. A public meeting was called and the hall was filled to overflowing. The members of the Legislature attended in a body, before the meeting was over, and throughout the entire discussion hardly a single objection was offered. The motion favoring the proposal received practically unanimous support. Subsequently the Legislature has taken action and no doubt the matter will be brought officially before the Canadian Government before long. While Messrs. MacAulay and Macdonald helped the matter on all they could, they made it clear that it was in their capacity of private citizens and that they in no way represented Canada in the affair.

***

In the Managing Director's Office.

Important as may be this development, however, our principal interest at the moment lies in Mr. MacAulay. One thing is sure, there is no more energetic insurance man in the Dominion of Canada, and even though the Bahamas are added in the near future the inclusion of their citizens will not alter Mr. MacAulay's standing in the respect mentioned. He is, of course, still young, being barely over the half-century mark, and is, if anything, more vigorous to-day than he was twenty years ago. Certainly he has accomplished more during late years than ever before and yet he has never hung back in the traces, but has pulled with a will. After a short interview with him you will not wonder that the Sun Life has made such progress during the past few decades. If he is at all interested in the subject under discussion, there is no chance of him sitting still and talking to you quietly. His beat is back and forth across the carpet between the office door and the window which looks out over Notre Dame Street. He cannot even exhaust his superfluous energy in his replies to your questions or in his continued perambulations back and forth, but must occasionally emphasize his comments with motions calling for the exercise of considerable physical force.

***

Running over with Energy.

Nor does even this suffice to keep him running on schedule time. An abounding life and a keen appreciation of humor might be indicated by a quick burnishing of his beard or a vigorous rubbing together of the hands over the amusing and enjoyable passages. He seems to be living every minute of the time and glad of it. He lives so much and is so interested in the subject matter that you cannot help absorbing some of it yourself. You even find yourself wishing that he would again un-hook his gold-rimed glasses from his right ear and leave them hanging there on his left, because you know that he is then really concentrating on what he is going to say and is going to give you a run for your money. He strikes you as a man who would not allow the lesser conventionalities to divert his attention from the essence of things overly much. Altogether you spend a most interesting half-hour, and you may thereafter look up your index of unusual Canadians you have met and enter under the letter "M" the name MacAulay.

***

An Insurance Family.

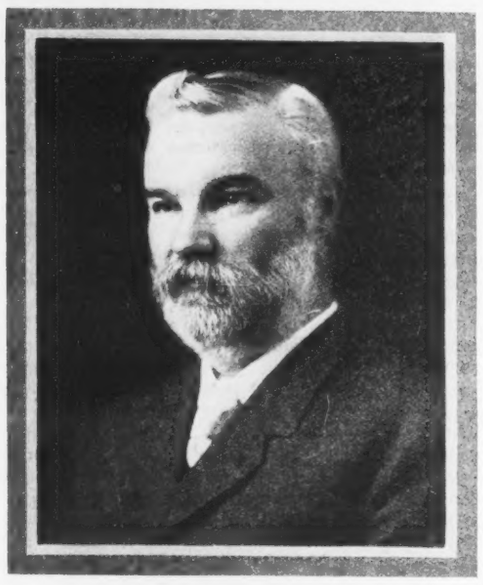
Mr. Thomas Basset Macaulay was born in Hamilton, and has spent all his life in the insurance business. He received his schooling in Hamilton and Montreal, and has been in the service of the Sun Life Insurance Company since 1877. In 1880, when he was still but 20 years of age, he became its actuary, and eleven years later assumed the secretaryship. His father, Robertson Macaulay, is a native of Scotland, and, after serving in the Canada Life and the Mutual Life Association of Canada for some years, allied himself with the Sun Life, of which he became secretary in 1874 and manager two years later. So that the Macaulays, father and son, have been at the head of the concern for many long years. T. B. Macaulay became a director of the concern in 1898, and succeeded to the position of managing director five years ago, up on the retirement of his father from that position.

***

Some of Macaulay's Laurels.

How high Mr. Macaulay stands in the insurance world has been more specially shown on two occasions. These were the Congress of Actuaries, at Paris in 1900, and at Berlin in 1906. Each country sending a certain number of representatives to these congresses has the privilege of naming a vice-president. The Canadian delegates being too few to entitle them to a vice-president, the United States delegates paid Canada the compliment of asking that Canadians should be included with them as from the continent of North America, and then immediately paid Mr. Macaulay the compliment of appointing him as vice-president both on behalf of the Canadian and United States delegation.

Mr. Macaulay is entitled to write after his name, F.I.A. (G.B.), F.A.S. (Am.), and F.S.S. (G.B.). He is supervisor at Montreal in connection with the examination of the Institute of Actuaries of Great Britain, a chapter member of the Actuarial Society of America, and has represented the Canadian actuaries upon more than one occasion in different capacities. He was also twice president of the Actuarial Society of the United States and Canada.



T. B. MACAULAY,
who is chiefly responsible for the movement to bring the Bahamas into the Canadian fold.

***

What Happened at Quebec.

I suppose I ought to tell you what happened at that mass meeting called by the Mayor to protest against the proposals of the Montreal Tramways Bill. The meeting took place, and it is said there was great enthusiasm. Nevertheless, I have failed to find even yet any very general clamor against the company. However, it's not worth talking about that. The Tramways people are very wise, and when the city's representative reached Quebec to oppose the passage of the bill they found a smiling enemy. Everything was lovely, and the Bill swam through with the amendments proposed by the city, by which the company will have to deal with the Board of Control and the aldermen. But the counsel for the company made a pointed remark to the effect that they assumed that this meant that no hardships would be imposed upon the company in the negotiations, and that they would not be delayed longer than two months at the latest. The amusing part of the programme came when the "citizens" of Montreal reached Quebec later in the day for the purpose of supporting the Mayor, only to find that the whole matter had been settled. It looked like a falling out between friends. The citizens came to demand something in the nature of municipalization, apparently, a proposal which hitherto had not been voiced loud enough for anyone to hear it. The company succeeded in getting the consent of the Legislature for a thirty-year extension, subject to the arrangement with the City Council, but without the necessity of submitting the matter to a referendum. I think this latter was a mistake on the part of the company as the city might have regarded itself as too big to be spanked and sent off to bed.

J.A.M.

$50,000 of Burned Money.

NOT long ago United States Treasurer McClung received a letter from the Royal Bank of Canada telling about a fire that had taken place in one of its branch offices in Cuba. The fire had destroyed, or almost destroyed, so the letter related, a large sum of money in American bank-notes which were in the safe.

The charred notes were in such condition that if they were sent back to the United States they would probably fall to pieces. The bank wanted to know whether it would be possible for the treasurer to send one of its experts down to Cuba, there to examine and identify the money, and supervise its shipment back to Washington. The regular rule of the Treasury Department is to require all money to be sent to Washington for redemption. But in view of the circumstances in this case Treasurer McClung agreed to accede to their wishes.

Miss Elizabeth Smith, a Treasury expert, and sister were accordingly sent to Cuba. When they arrived at Mayari, a small village on the coast of Cuba, opposite Santiago, where the burned bank building was located, Miss Elizabeth Smith found that the officers of the bank had not touched the scorched money, because of their fear that the charred remnant would fall to pieces.

The safe was still lying in the ruins. The officers of the bank had only opened it once, and after seeing the condition of the money had closed it hurriedly to await Miss Smith's arrival. She found that gold and silver coins weighed down what was left of the bills. With great care the money box was taken out and carried to Antila, a few miles away, where the bank had been located in another building. Here Miss Smith found a secluded corner with a good light from overhead where she could begin her arduous task of identifying the burned money. At her special request she had not been informed of the amount of money that was involved.

For three weeks Miss Smith and her sister lived in the little Cuban town, the one working away as long as there was light to see by, while the other made excursions into the neighborhood and enjoyed her experience of Cuban life. At the end of that time the work was accomplished. Miss Smith found that she had been able to identify $50,300 worth of notes. This was the exact amount which the bank had on hand in American notes, according to its books. Miss Smith carefully marked and wrapped the packages of notes and brought them back to Washington a few days ago for a second examination. She is now engaged in going over them again, and as a result of her painstaking efforts the Royal Bank of Canada will get back every American dollar that was in its vaults at the time of the fire.—N.Y. Evening Mail.

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Assets " - - - 71,600,058

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TORONTO FINANCIAL

GROWTH OF GAMBLING SPIRIT IN CANADIAN PEOPLE.

TORONTO, MARCH 24, 1911.

WHETHER Canadians will in the end become a nation of gamblers remains to be seen. At the present time it would appear that this country is approximately in the stage in which the United States was a quarter of a century ago or more, at which period all kinds of inducements were held out to the general public to forsake the ways of ordinary industry and join the great army of those willing to take a chance on the prospect of getting something without working for it. One popular form of securing all the thrills of gambling without actually making one's living by chance, is to buy shares in any one of the almost numberless unsound companies which are being incorporated in this country almost every day. The promoters and agents offer from 30 to 100 per cent. profit, and the individual whose system had been shaken by the report that some one else emerged from obscurity into affluence through a lucky buy into this or that, eagerly hears what is said and swallows it. With equal avidity he hands over his money in return for stock, and in ninety cases out of a hundred, that is the end of it. The most recent Alberta Gazette received contains details of the incorporation of 78 new companies, of which no less than 61 were oil companies, each with headquarters in Edmonton. The list is too long to print, but here are 61 new gambles interjected into a situation already heavily impregnated with hazards.

Baits for the Unwary.

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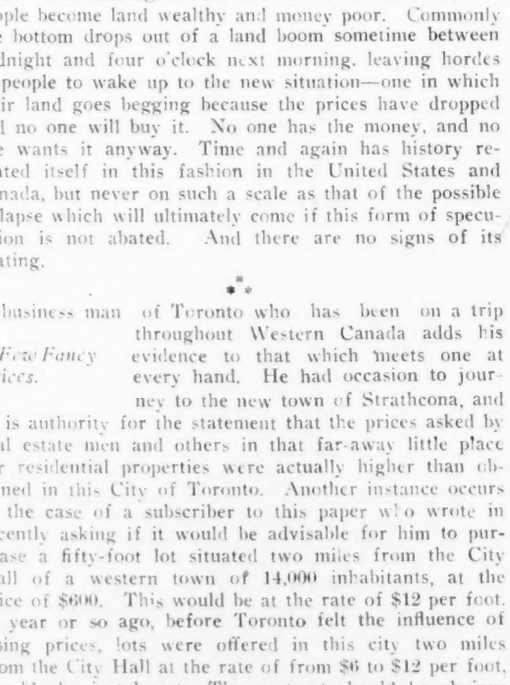
Perhaps a still more serious situation, for more reasons than one, is the tendency now plainly marked, which appears to be leading on rapidly to the culmination of a land boom wherever there is land, and people to buy and sell it. Canada has in past years suffered from artificial realty values, but never anything approaching the present situation has been seen. The oil gambler and the mine gambler are bad enough, but at the worst, one must have some predilection to become one. But the putting of real estate on to a false basis of valuation is a different and a more serious matter. The owner of a small home in a town which is made to feel the effects of artificial conditions, puts himself in line with popular sentiment by asking a third more, or twice as much, as he actually considers his holdings to be worth. He is apt to contrast the profits he would make if he sold, with what his wages are bringing in, and if he can collect any capital, the next thing he does is to begin buying. Most people about him are doing the same thing. This fever undoubtedly is at work in Canada. Land companies are springing up like mushrooms overnight. They buy up farms, slice them into lots, and trust to perfervid advertising to sell their holdings. Every dollar put into land of this kind is instantly diverted from its normal channels. "The Savings Banks feel the drain at once, and people become land wealthy and money poor. Commonly the bottom drops out of a land boom sometime between midnight and four o'clock next morning, leaving hordes of people to wake up to the new situation—one in which their land goes begging because the prices have dropped and no one will buy it. No one has the money, and no one wants it anyway. Time and again has history repeated itself in this fashion in the United States and Canada, but never on such a scale as that of the possible collapse which will ultimately come if this form of speculation is not abated. And there are no signs of its abating.

An All-Canadian Land Boom.

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A business man of Toronto who has been on a trip throughout Western Canada adds his evidence to that which meets one at every hand. He had occasion to journey to the new town of Strathcona, and he is authority for the statement that the prices asked by real estate men and others in that far-away little place for residential properties were actually higher than obtained in this City of Toronto. Another instance occurs in the case of a subscriber to this paper who wrote in recently asking if it would be advisable for him to purchase a fifty-foot lot situated two miles from the City Hall of a western town of 14,000 inhabitants, at the price of $600. This would be at the rate of $12 per foot. A year or so ago, before Toronto felt the influence of rising prices, lots were offered in this city two miles from the City Hall at the rate of from $6 to $12 per foot, payable by instalment. The contrast should be obvious to everyone. On a street in the west end of Toronto, which is not much more than two miles west from the City Hall, the quoted price per front foot for a residential lot is about $35 or $40, whereas just before the break of the Toronto real estate boom twenty-four years ago land on this same street was being sold at the price of $70 per front foot. After the boom it was purchased for $16 per foot. Real estate, bought under normal conditions and after careful investigation offers one of the best mediums for investment open to the public. And with every real estate buy there must be a measure of optimism entering into the transaction. But this is a far cry from that "optimism" which leads a man to stuff a cheque into an envelope to despatch to a land company as payment for lots which in all probability do not possess real market value of a quarter what the land company is asking. He who buys by mail is lucky if he secures anything at all of real value. The chances are largely against him.

A Fine Fancy Prices.



TO CURTAIL U.S. EXPENDITURE.
A photograph of Hon. Franklin MacVeagh, Secretary of the Treasury, who has already accomplished administration economics and urges legislation to secure others.

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Duluth-Superior *Duluth-Superior Position.*

Traction shares are quite popular amongst purchasers of traction securities in Toronto and elsewhere. An interesting *resume* of the history of this live corporation is published in circular form by F. H. Deacon & Co., Toronto, who point out that the Duluth-Superior Traction Company, the holding company, was incorporated in January, 1897, and by August 12, 1900, it had acquired control of the stock of the Duluth Street Railway Company, and the Superior Rapid Transit Company. The State of Minnesota granted the charter, which expires in 1931. Under the charter the company has the exclusive right of constructing and operating a single or double track passenger line on the streets of Duluth and suburbs. Under the law of the State the corporation is entitled to renew its incorporation perpetually, and it is contended that the expression "during the term of its charter" in the statute, guarantees such exclusive franchise during all future renewals of incorporation. Through the Superior Rapid Transit Company and the Douglas County Street Railway Company, a like privilege is secured with regard to Superior city. Duluth-Superior earnings have gone ahead in steady and striking fashion. Earnings for 1910 increased to the extent of $93,975.99 over 1909 figures. The company maintains a substantial fund for renewals.

The following table shows the development of Duluth-Superior for three years:

	1910.	1909.	1908.
Gross earnings	$1,091,581.73	$997,605.74	$892,638.22
Operating expenses	604,074.99	559,810.62	551,780.09
Interest on debt and taxes.	190,778.63	172,365.72	159,201.36
Preferred dividend	60,000.00	60,000.00	60,000.00
Surplus available for common	236,728.11	205,429.40	121,656.67
Per cent. earned on common stock	6.76%	5.87%	3.47%
Per cent. paid	4.50%	2.00%	....
Operating per cent. on earnings	55.33%	56.11%	61.81%
Mileage	80	78	76
Bonds and stock per mile..	98,625	96,153	98,684

The combined population of Duluth and Superior amounts to 125,000 people. The two cities are joined by bridges, over one of which the Duluth-Superior lines run. Duluth is a noted port for commerce, and there is no known reason why Duluth-Superior earnings should not go ahead increasing, carrying the quotation price of the stock up with them.

N.D.K.

Farm Values and Wages in Canada.

VALUES and wages in Canada make a good record for 1910. The total value of live stock on the farms is $593,768,000, which is $34,979,000 more than in 1909. The price per head of horses is $132.50 as against $130.72 in 1909, of milch cows $42.60 against $36.36, of other cattle $30.90 against $28.81, and of sheep $6 against $5.89. Swine alone show a drop in average price, being $11.30 per head against $11.80. The total value of horses is $293,398,000 for last year against $278,789,000 for 1909, of milch cows $126,613,000 against $103,601,000, of other cattle $131,781,000 against $127,326,000, and of sheep $15,819,000 against $15,735,000. The value of swine, however, fell from $34,368,000 in 1909 to $31,157,000 in 1910.

The highest average price of horses was in Saskatchewan, of milch cows, other horned cattle and sheep in Ontario, and of swine in Quebec. Horses three years old and over reached the highest price in British Columbia, where the average was $225. Swine per 100 lb. live weight ranged from $6.50 in Manitoba to $9.62 in Quebec. The price of unwashed wool was 18 cents in 1910 and 17 cents in 1909, and of washed wool 24 cents for each year.

The average value of occupied farm land in the Dominion was $38.45 per acre or 15 cents less than for the previous year. It was highest in British Columbia, where the cost of clearing is heavy and the land is largely occupied for fruit growing—the average being $74 per acre, or 56 cents per acre more than in the previous year. Ontario comes next with $48 per acre, which is $2.22 less than in 1909.

Farm help for the summer season shows an average of $35.15 per month for males and $20.70 for females, counting board, as compared with $33.69 and $19.08 respectively in the previous year. Males have an average of $347.10, and females $209.69 per year, counting board, as against $336.29 and $206.08 respectively for 1909.

The flax crop of Ireland for 1910 is returned by the Irish Department of Agriculture as 1,420,122 stones of 14 lb. from 45,974 acres, compared with 1,148,571 stones from 38,110 acres in 1909. The average rate of yield is 30.9 stones per acre compared with 30.1 stones in 1909. Turnips yielded 172,642,000 bushels from 275,296 acres in 1910 compared with 185,548,000 bushels from 276,944 acres in 1909, while mangolds yielded 54,743,000 bushels from 75,267 acres in 1910, compared with 53,841,00 bushels from 73,437 acres in 1909.

The first general memorandum on the wheat crop, published in the Indian Trade Journal of December 29, 1910, states that the area sown with wheat in the districts from which returns had been received was 23,420,800 acres, as compared with 22,663,600 acres in the previous year, an increase of 757,200 acres or 3.3 per cent. This is stated to represent about 85 per cent. of the total area under wheat. The sowing season has on the whole been favorable and the condition of the crop was reported to be generally good.

Nova Scotia Steel and Coal Company earnings made last year show that industry to be in a thriving condition. Net earnings amounted to $1,140,504.37, which is an increase of $232,555 over 1909 earnings.

Hon. Wm. Gibson, President. J. Turnbull, Vice-President and General Manager
BANK OF HAMILTON
Head Office, Hamilton, Ont.

Capital Paid-Up - - - - - - $ 2,500,000
Reserve and Undivided Profits - - - 3,000,000
Total Assets - - - - - - - 35,000,000

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We receive Accounts of Corporations, Firms and Individuals on favorable terms and shall be pleased to meet or correspond with those who contemplate making changes or opening new accounts.

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ESTABLISHED 1874.
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In sums of $100 and upwards. For terms of one or more years. Interest paid half yearly. Interest computed from date on which money is received.
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TORONTO ST. - - TORONTO
These Debentures are a Legal Investment for Trust Funds
They are a favorite investment of Benevolent and Fraternal Institutions, and of British and Canadian Fire and Life Assurance Companies, largely for deposit with the Canadian Government, being held by such institutions to the amount of more than ONE MILLION DOLLARS.

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BRANCHES IN TORONTO:—Cor. King and Bay Sts.; Cor. Adelaide and Simcoe Streets, Cor. College and Grace Streets; Corner Queen and Close Avenue; Corner Dundas and Keele Streets.
SAVINGS DEPARTMENTS AT ALL BRANCHES

THE STANDARD LOAN COMPANY
We offer for sale debentures bearing interest at FIVE per cent. per annum, payable half-yearly. These debentures offer an absolutely safe and profitable investment, as the purchasers have for security the entire assets of the company.
CAPITAL AND SURPLUS ASSETS, $1,340,000.00.
TOTAL ASSETS, $2,500,000.00.
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Traders Bank Bldg., Toronto 25 Broad St., New York

Concerning Insurance

Berlin, March 15, 1911.

To the Editor, Concerning Insurance:

Dear Sir,—We have placed a lot of our insurance with companies in the United States and Europe, on a contract guaranteed by a Montreal brokerage company. Some Canadian agents and inspectors say this is no good. What is your opinion? Manufacturer.

It is quite impossible for us to give any opinion of the insurance without a list of the companies. The guarantee, as you probably know, is practically valueless; in fact, it is a question if it is not illegal, being a class of fire insurance conducted without license. The "guaranteed contract" is only one of the thousand fakes being offered the insuring public, whose ignorance and gullibility in insurance is almost equalled by the same in regards to mining. Anything in the bargain line goes.

Contracts of insurance made with companies not licensed are not enforceable in Ontario. The public here have nothing regarding these companies but the word of the interested broker who receives his commission on the premiums placed through him. The expense of collection in foreign countries and the delay which resulted in making collections under some policies issued by these foreign insurers are such as would result in ruin to a large manufacturer. In one case, where the loss occurred nearly a year ago, it has been found impossible to get even a reply, and the amount being small, it will not pay to sue.

In the insurance business, as in every other business, if you deal with reliable, established houses you get what you pay for.

The object of Saturday Night in this department will be to advise, so that you shall get insurance worth one hundred cents on the dollar at a cost of one hundred cents on the dollar. There is no other insurance that eventually insures.

Brantford, March 17, 1911.

Editor, Concerning Insurance:

Dear Sir,—We have read with a very great deal of interest, and we believe profit, some of your articles on insurance that does not insure, and as our total insurance amounts to a considerable sum and matures early in April, we wish to get some expert information from you in regard to Companies and proper forms of policies. Would you kindly advise us if you would recommend a form of policy as issued by the Canadian Fire Insurance Company of Toronto. They have no red ink additions, nothing beyond the Statutory Conditions as allowed by law.

Please state if you would suggest that we get out a private policy of our own leaving out these red ink additions, and submit our own policies to the different companies with whom we wish to insure.

Please give us a list of all the good line companies that you recommend and a list of the line companies and non-tariff companies that are best to be left alone.

We are consulting you as we know you have an expert on insurance and do not know where else to get the unbiased information that we so much desire.

We also enclose you our old schedule as well as a new form which we would like to have your advice and opinion upon.

We shall be glad to recoup you for any trouble or expense you may be put to.

We might say that we receive weekly four copies of the SATURDAY NIGHT in connection with our firm and we are very much interested in the good work you are doing.

We are, yours very truly,
E. B. C. & Co.

The form of policy issued by the Canadian Fire Insurance Company is, so far as conditions permit in Ontario, an ideal one. There are no red ink clauses. The insuring public can get all the insurance it requires from companies of the highest standing, who issue policies without red ink variation or from those who will waive them. In this day no business man should accept a policy subject to any red ink variations, except the co-insurance clause.

We cannot advise you to get out a private policy. A properly drawn schedule by an insurance expert will do the work with only a fraction of the cost.

Blairmore, Alta., Feb. 14, 1911.

The Editor, Concerning Insurance:

Sir,—I understand you run a paper entitled SATURDAY NIGHT, which deals with Insurance affairs, and I would like to ask your opinion concerning the company known as "The Western Hospital and Accident Insurance Co., Ltd.," with head quarters in Edmonton, Alta. If you can give me any information concerning this company or tell me where I can get any I will be much obliged.

Yours truly,
A. R. Granger.

So far as we have been able to learn the Government of Alberta has not yet organized an insurance department, and does not require that reports of the details of business of provincial insurance companies be filed. Under such circumstances the public is absolutely at the mercy of any kind of institution, fraudulent or otherwise. We know nothing of the Western Hospital and Accident Insurance Co., Ltd. We have written to them for a statement. Until the Western provinces establish an effective system of Government reports, we advise that the Western public insure only in companies of known standing, particularly advising the consultation of the Insurance Report of the Dominion Government in case of doubt. In every province there are companies operating which are absolutely insolvent, and the Government report is the only safeguard.

Chesley, Ont., March 17, 1911.

Editor, Concerning Insurance:

Dear Sir,—My insurance expires early next month and my agent has brought in a lot of applications for me to sign. There are as many as thirty questions on one of them and at the bottom every one of them has a lot of small printing that I don't understand, but I see that some of them say that I will only get two-thirds if I am burned out. At stock-taking I had thirteen thousand and sometimes I have eighteen thousand stock, and I always insure for twelve thousand. The agents all tell me that the stuff at the bottom of the application doesn't count. What shall I do?

Country Merchant.

The "stuff at the bottom" of the application just does count. Your agent is evidently not up-to-date or he would not bother you with applications at all. Our advice is that you refuse point blank to sign any applications. Tell the agent what you want, and if he won't get it for you, then change to one who will. The day of the application is past for the up-to-date company, for the up-to-date agent and for the up-to-date insurer.

Wiarton, Ont., March 18, 1911.

Editor, Concerning Insurance:

Dear Sir,—Could you give me any information about "The Insurance Brokerage and Contracting Co., Ltd.," Continental Life Building, Toronto?

(1). Do you know this Company?

(2). How long have they been in business in Toronto?

(3). Would you advise a Company to place their insurance business in the hands of "The Insurance Brokerage and Contracting Co."?

"A Subscriber."

(1) Yes.
(2) A short time.
(3) No.

The Confessions of a Crooked "Financier"

GEORGE Graham Rice, who was the man behind the gun in the outlawed firm of B. H. Scheftels & Co., who have been put out of business by the United States Government, and who is himself under indictment for using the United States mails to defraud the public, is writing the story of his life, and the same is appearing in "Adventure."

Rice was orginally a low type of newspaper man, who started his crooked work by defrauding the public with racing tips under the firm name of Maxim & Gay, and who afterwards branched into the game of "mining the public." That he was successful beyond precedent in the latter named occupation is indicated by the fact that the creditors of Scheftels & Co. are strewn over the land from Edmonton to the Gulf of Mexico and from the Atlantic to the Pacific. They sold to the public millions upon millions of worthless stocks.

"My Adventures With Your Money—Who Got It and How," is what Rice, which by the way is not his real name, calls his story. That a man under indictment should have the barefaced audacity to write this confession of crookedness even before the United States Government is done with him, indicates a criminal hardihood seldom equaled, but he was evidently pressed for money and when needs must the devil drives, even to the extent of having Rice incriminate himself before his trial. It is said that he is receiving $40,000 for the series from the Ridgway Company, the owners of "Adventure."

In the hope that the public will again be warned against men of the Rice type and firms of the Scheftels order, a few extracts are herewith reprinted from Rice's foreward.

"You think you are smart and that you can detect the wiles of the Get-Rich-Quick operators at a glance. You can—one kind of Get-Rich-Quick operator. But not the dangerous kind. Modern Get-Rich-Quick Finance is insidious and unfrenzied. It is practised by the highest, and you are probably one of its easy victims.

"No man, except a common thief, ever started out to promote a mining company or any other company that he was convinced at the outset had no merit; and the work of common thieves is easily recognized and the offenders are easily apprehended.

"The more dangerous malefactors are the men in high places who take a good property, overcapitalize it, appraise its value at many times what it is worth, use artful methods to beguile the thinking public into believing the stock is worth par or more, and foist it on investors at a figure which robs them of great sums of money. There are more than a million victims of this practise in the United States.

"After years of experience behind the scenes, the conclusion is forced upon me that the instinct to speculate is so strong in American men and women that they choose to "take a chance" regardless of the fact that at the outset they already half-realize they eventually must lose.

"Nearly everybody speculates (gambles); few win. Where does the money go that is lost, and who gets it?

"Are you aware that in catering to your instinct to gamble, methods to get you to part with your money are so artfully and deftly applied by the highest powers that they deceive you completely? Could you imagine it to be a fact that in nearly all cases when you find you are ready to embark on a given speculation, ways and means that are almost scientific in their insidiousness have been used upon you?

"What are those impalpable yet cunningly devised tricks that are calculated to fool the wisest and which landed YOU? I shall narrate them.

"What are your chances of winning in any speculation where you play another man's game? HAVE YOU ANY CHANCE AT ALL?

"In playing the races you have only one chance—YOU CAN LOSE.

"In margin-trading on the New York Stock Exchange, New York Curb, Boston Stock Exchange, Chicago Board of Trade, Chicago Stock Exchange, New York Cotton Exchange and kindred institutions, experience among stock-brokers proves that if you stick to the game you have only one chance—YOU CAN LOSE.

"In railroad, industrial and mining-stock speculation, where you buy the shares outright and hold them, you have two chances: If you are of the average and your operations are continuous—YOU CAN BREAK EVEN IF YOU ARE VERY LUCKY, OR LOSE IF YOU ARE NOT; and in justice to myself I must be allowed to explain that I had a much higher opinion of the public's chances ten years ago than I have now, and that experience alone has taught me this. Successful promoters are born, not made, and the public can't hope to win by following the advice of a promoter, an organizer or a capitalist, who himself loses nine times out of ten, which is the general experience of the men behind all enterprises, honest or dishonest."



ANDREW CARNEGIE TO TESTIFY.

The judicial inquiry proceeding in New York city into the affairs of the failed Carnegie Trust Company will, it is thought, necessitate the calling of Andrew Carnegie to appear and testify before the grand jury. It appears that the Northern Bank, for wrecking which Joseph E. Robin has been convicted, had a close connection with the Carnegie Trust Company, and that the noted ironmaster has loaned largely to the Carnegie Trust Company. The District Attorney of New York is also investigating an allegation that Robin has been made a scapegoat to shield other parties.

Wall Street thinks there ought to be more competition in the business of engraving and printing stock and bond certificates. The companies in the Trust charge $2,000 for the first 1,000 bond certificates, or $2 per bond. The independents charge $1,000 for the first 1,000 bond certificates, or $1 per bond. The companies in the Trust charge $110 per 1,000 for stock certificates, and the independents $60.

Bewick, Moreing & Company will open an office in Montreal, and are prepared to develop 2,000 acres of mineral claims they own in Porcupine.

George H. Munroe to Serve Three Years in the Federal Prison at Atlanta

GEORGE H. MUNROE, promoter; known to Torontonians as the brain behind the Berna Motors and Taxicabs, Limited, the Universal Signal and the Bartlett Mines; to New Yorkers as the only and original promoter of the United States Shoeshine Company, and Montreal and Boston Copper; and to the world at large as the seller of American, English and Canadian Marconi stocks, has at last reached the end of his tether.

On Thursday, the 16th inst., Judge Hough, in the Federal Court, New York city, sentenced Munroe to three years in the Federal prison at Atlanta, Georgia, having found him guilty of using the United States mails for fraudulent purposes.

It is said that Munroe sold to the public not less than $500,000 of Marconi stock, English, American and Canadian, which was not delivered, in other words, he defrauded the public out of that much money in Marconi alone. This stock was sold in Montreal, in New York city, in Australia, in South America, in practically every State in the American Union. At the trial, even Munroe's own witnesses gave testimony which told greatly against the prisoner. Some of the testimony given on the last day of the trial by these witnesses is interesting, and is herewith reproduced in part:

E. R. Ferguson, Secretary and Treasurer of the United States Shoe Shining Company, was called for the defence. On cross-examination a paragraph from the prospectus of the company setting forth that several boot-blacking stands had been secured, and that the flow of nickels and dimes was setting in to the new company was read to him.

"Were any such stands secured?" "No."

"Were any nickels and dimes coming in from anywhere?" "Not that I know of.

"Was there ever one cent in the treasury that did not come from the sale of stock?" "Not that I know of." "Can you justify in any way the sending of such misleading statements through the mails." "There are some statements I cannot justify."

H. G. Robinson, the leading witness for the defence, told the jury that when Munroe became involved an effort was made to give stock in the Marconi Wireless Company to investors who had sent their money to Munroe and had received nothing, and that in 1908 he had delivered shares of English Marconi stock to purchasers.

"Was it your plan to sell stocks under false pretences?" he was asked.

"I don't like to say it was my plan. I didn't think it up alone," replied the witness.

"You went to Australia for Monroe?"

"Yes, I sold shares of Marconi Wireless for him."

"Were the shares ever delivered?"

"Not to my knowledge."

The witness said he told Munroe he would not allow investors to be robbed longer, and that Munroe cried and said that if the witness did not continue selling stock and sending in money both would go to jail.

The witness told of having delivered lectures filled with misleading statements to boom the sale of stock. He was asked by counsel for the defence to tell of the misleading statements.

"I will give you the lecture; you can pick out the lies," replied the witness. Pressed to give some of the falsehoods, he continued:—

"I said that we came out to educate the people. This was absolutely false. I said that we wished to sell shares to the people to prevent their being secured by the trusts. This was false. I said the Marconi Company had the only instruments capable of transmitting wireless messages. This was false. I said that four railroads were using the wireless to operate their semaphores. This was absolutely false. Mr. Munroe accompanied me throughout a large part of my lecture tour."

When Munroe was driven out of Toronto by TORONTO SATURDAY NIGHT, just at the culminating point of his career in Berna Motors and Taxicabs and Bartlett Mines, in which he gulled the public out of a good many hundreds of thousands of dollars, he proceeded at once to New York. In that city he kept in the background as he had in Toronto. He pulled the wires and worked the schemes whereby the public were again being defrauded, but his own name did not appear in the numerous prospectuses, and in his offices he was carefully guarded from the inquisitive public.

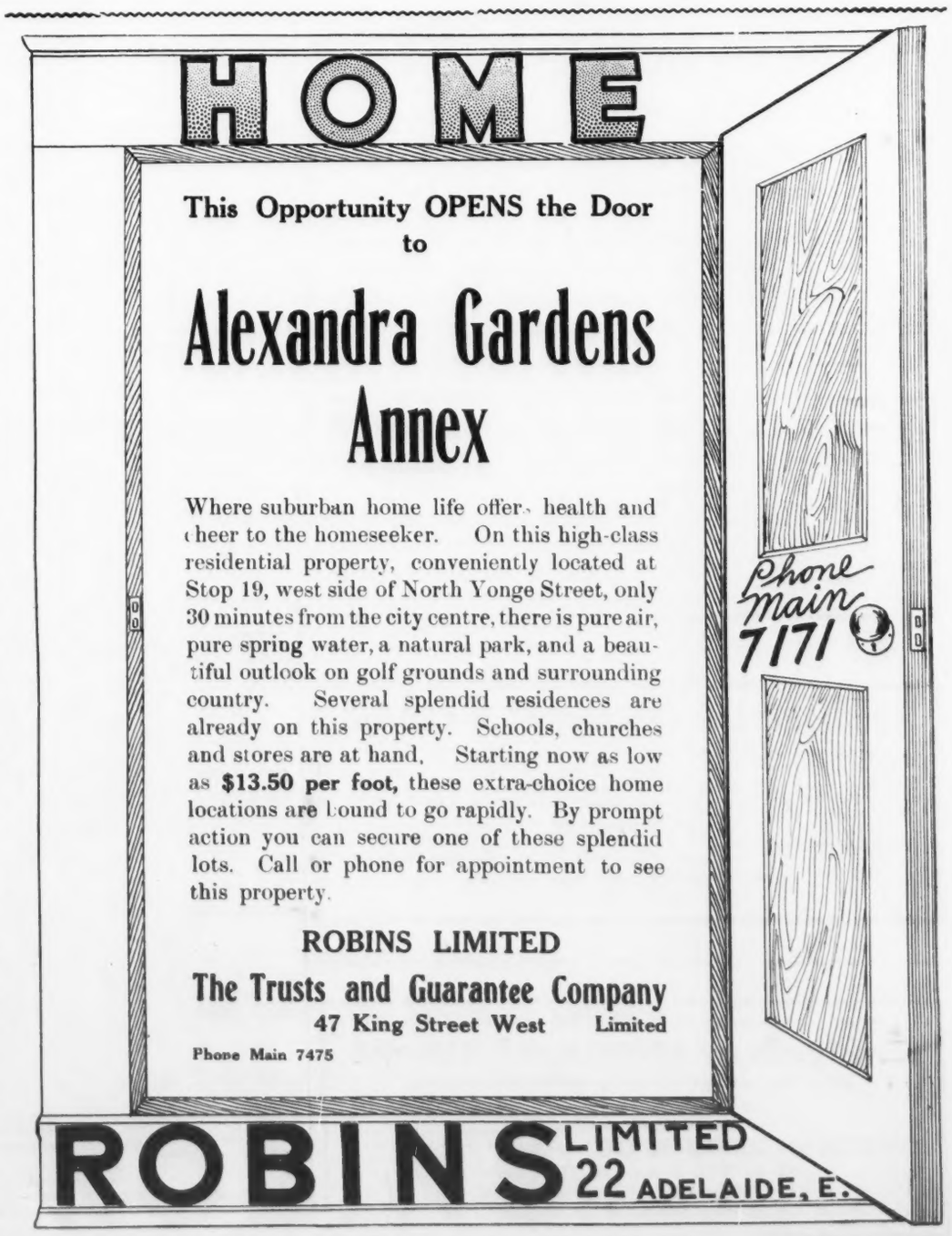
However, Munroe was working against a strong combination—the United States Government. For months the post-office department went quietly on its way gathering evidence. Inspectors were sent on to Montreal and Toronto to look up the record of their man. They worked along carefully and diligently, until at last the case was complete. Then and only then did an officer appear and summon Munroe before the courts. In the interval some of Munroe's confederates got wind of what was going on and left for parts unknown, but Munroe himself could not stir for he was watched night and day.

When brought into court there was practically no defence, so complete was the web which the United States Government had woven about the man.



THE ONLY GEORGE
as he looked facing his accusers in a New York court.
Sketch by a New York newspaper artist.

The Rio Company is to issue $5,000,000 of second mortgage five per cent. bonds, $3,000,000 of which is to be taken up by British bankers. This rumor affected Rio quotations on the market.



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Head Office: TORONTO

Record of Business as at 31st January, 1911

RESOURCES		LIABILITIES	
Gold, Silver and Government Notes	$3,084,584.35	Capital paid up	$2,000,000.00
Due by Banks	1,508,928.93	Reserve Fund and Profits	2,616,556.69
Government and other Bonds	2,910,243.84		$4,616,556.69
Loans on Call and Bills Discounted	24,994,553.09	Notes in Circulation	1,967,102.00
Government Deposit to secure Circulation	100,000.00	Deposits	26,413,503.17
Bank Premises	677,965.32	Due to Banks	370,148.28
Other Assets	151,052.61	Dividends	60,018.00
	$33,427,328.14		$33,427,328.14

Dividends on paid up Capital—Twelve per cent. per annum.

Toronto, 31st January, 1911. GEO. P. SCHOLFIELD, General Manager.

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Cost of the Iron and Steel Industry

By H. M. P. ECKARDT

I HAVE to thank Mr. Thomas Cantley, general manager of the Nova Scotia Steel and Coal Co. for his letter of the 14th February (published in SATURDAY NIGHT, March 11th) which corrects misstatements made in my article on The Cost of the Iron and Steel Industry. In my article I declared that one of the reasons why a Canadian-made binder is sold for more than an American-made machine is that the Canadian manufacturer of implements is compelled by the customs laws to buy his raw material, or a large part of it, from the Canadian iron and steel plants.

Mr. Cantley thus deals with this statement of mine: "In making this statement the writer could not have been aware that by section 1002 of the Customs Act of 1907, all rolled iron, rolled steel and pig iron, when used in the manufacture of mowing machines, reapers, harvesters, binders, and attachments for binders is entitled to a refund of ninety-nine per cent. of the duty imposed on such material. In other words all rolled iron, rolled steel and pig iron, when used in the manufacture of these agricultural implements, is duty free and has been since 1907."

I confess that I was not aware of these provisions of the 1907 Customs Act to which Mr. Cantley refers, and I regret that my ignorance thereof led me unfairly to lay the blame for the relatively higher cost of Canadian-made binders upon the protection accorded the basic iron and steel industries. It appears, however, that the blame may properly be placed to the debit of our protective tariff, but that it is the sections of the tariff which protect the agricultural implement manufacturers which are responsible for the higher Canadian prices. In other words the Canadian implement manufacturers, who thus enjoy the benefit of duty-free rolled iron, rolled steel and pig iron when used in the manufacture of binders, mowers, harvesters, take for themselves all the profit which the tariff allows them.

Then I would point out that "mowing machines, reapers, harvesters, binders," do not constitute the whole list of agricultural implements. Outside of them is a long and important catalogue: plows, harrows of all kinds, rollers, cultivators, heavy wagons, seeders, hay forks, spades, hoes, shovels and the dozen or so of minor implements. What I said about the binders in the first article applies to these other implements. The prices which Canadian farmers must pay for them are enhanced by reason of the protection accorded the iron and steel industries, and the duties therefore represent a tax laid upon agriculture for the sake of developing the iron and steel plants.

I have to thank Mr. Cantley for furnishing me with a point to use in my argument against protection. After mentioning the ninety-nine per cent. refund applicable to the imports of iron and steel used in the manufacture of binders and mowers, which was instituted in 1907, he says: "The amendments then made to the tariff deprive the Canadian steel plants of a large amount of business formerly held, as since then practically no Canadian iron or steel has been used in the production of the large amount of this class of machinery manufactured in Canada, and this although agricultural machinery manufacturers enjoy protection of 12½ to 17½ per cent."

May we not infer from this that prior to 1907 the machinery manufacturers were, so to speak, held up by the iron and steel companies in the matter of the prices enacted for the raw material required for making mowers, binders and harvesters? And may we not also infer that in the case of the iron and steel required for making the other classes of implements, manufacturers are still held up by the iron and steel companies?

Mr. Cantley takes exception to my statement that the cost of the National Transcontinental and the G.T.P. had been largely increased through the protection accorded Canadian iron and steel. He says that no evidence has been submitted in support of that opinion and he suggests that no satisfactory proof can be given. To me it appears almost self-evident that the cost of the new transcontinental has been greatly increased by protection, also that the operating expenses of all the Canadian railways have been greatly increased by it. Suppose that steel rails and other iron and steel used by the railways might be brought to Canada duty-free and that Canada's anti-dumping legislation had not been passed. The railways would then have been able to buy their rails in the United States, England or Germany if the Canadian prices were not to their liking. We all remember how the foreign rail makers competed for the orders of the C.P.R. and the G.T.R. before Canada acquired the rail mills at Sydney and the Soo. Those two companies were able, in those days, to drive very advantageous bargains with the outside rail makers. Not infrequently they would buy large quantities from the Americans at prices several dollars per ton below the best prices quoted to American railways. If it were not for our anti-dumping legislation, I venture to say that the Canadian railways would have had many opportunities in the past half-dozen years of effecting great economies through purchasing rails abroad, this in spite of the $7 duty. And if the duty on rails and other iron and steel goods were taken off, their yearly expense accounts would show some striking reductions. So I think that this part of my argument should stand unaffected by Mr. Cantley's letter. The increased cost of operating the railways and the greatly increased cost of railway construction in Canada, resulting from the protection accorded iron and steel, surely spell increased freight rates.

Then I would draw attention again to the manner in which protected iron and steel thwarts and handicaps a number of other industries using those products as raw materials. Besides the implement manufacturers there are the makers of other machinery, the safe makers, the makers of carriages and automobiles, springs and axles, and rolling-mills, bridge companies, malleable iron works, shipbuilders. All of these and others should manufacture more cheaply and should do a larger, more profitable business at home and abroad if they might buy their supplies of iron and steel in the cheapest markets and bring them to Canada duty free.



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BY AUGUSTUS BRIDLE

No. 12—CAWTHRA MULOCK, Youngest Millionaire

CAWTHRA MULOCK is not likely to get more distinction from his money than from the fact that he is the son of his father. Any son of Sir William Mulock is bound to inherit a certain respect for the primitive qualities of mind and moral makeup by which men legitimately make money or attain public eminence. Sir William had the great advantage of doing road work in North York when he was a young man, and of putting himself through the University in the old-fashioned style of self-help glorified by Samuel Smiles in his books on how a man should bring himself up. And in his years of political eminence as Postmaster-General of Canada there never was anything greater to Sir William than the conditions under which he struggled away from clodhopperism on the country roads.

Of course, the elder Mulock does not claim to be a wealthy man; and if he were, would not expect to be written about as a millionaire. Cawthra Mulock did not inherit his millions from his father. And he is not dissipating a magnificent fortune because he was fortunate enough to have got it from somebody else. From the idle remarks passed by people who wonder what they would do if they had a million, it would seem to be a mild sort of calamity for a man to fall heir to a large amount of money especially outside one's own immediate patrimonial connection. And to judge from the temptations that even a pocketful of cash puts in the way of some people who go in for extensive blow-outs, there must be some excellent reason in character as well as circumstances why the youngest millionaire in Toronto has not shown the least symptoms of becoming a spendthrift.

* * *

THE main reason perhaps is—that he is the son of his father; and it happens that one very distinguishing trait in his makeup is the implicit deference and respect which he accords to the man who brought him up. They are next-door neighbors. Cawthra Mulock lives in the big brownstone mansion once of the Cawthra family, who laid the foundations of a great mercantile fortune in the early days of Toronto. This is one of the first brownstone mansions built in Toronto. It was built at a time when upper Jarvis street looked as though it was to become a Canadian Fifth avenue. Many and many a young man and young woman has passed that house wondering how it would feel to live inside it. The irreproachable elegance of the place gave it a sort of conventional, overwhelming dignity to young folk who knew how many years it takes to get even a decent brick house built on a Canadian farm. I know a man who years ago tried to write a novel, and being desirous of getting it true to life, spent a good many hours pacing up and down in front of that big brown house in order to lay some of his most effective scenes in such a place. The novel has never been published. No doubt if the author ever brings it out he will be glad to send Mr. Cawthra Mulock a complimentary copy.

The house has been somewhat altered and enlarged since Mr. Mulock began to live in it—which was after his marriage seven or eight years ago to a daughter of Sir Glenholme Falconbridge. It was a year or so afterwards that he introduced the first big red motor car to Canada. That was a powerful Mercedes, which for a year or two set the pace for motor style in Toronto; and it was a most comfortable car. My experience with it was somewhat limited; but at that time motors were a source of copy to those who had to live by the pen, and I went up to the brownstone mansion to interview Mr. Mulock on his return from a tour in Europe with his car. I think that was the first car ever taken across the water by a Canadian for touring purposes; at any rate, it was one of the first, and Mr. Mulock exhibited a deal of modest boyish enthusiasm for the thing. He was extremely hospitable—in the true unassuming Mulock style; and he invited the interviewer to try the merits of the car by taking a whirl down town, during which time the driver demonstrated the then marvellous control over such machines by the use of the pedal brake able to stop such a car even at sixty miles an hour—if that were permissible—within a couple of lengths.

* * *

BUT Mr. Mulock did not get motor-mania, as some of those who never expected to own cars predicted that he would. He did not get any of the symptoms that some young millionaires get who don't know what to do with their money. Instead, he developed a very wholesome constructive interest. One thing he got a few years ago was a farm over near Rosedale; which being a fine old picturesque piece of land he did considerable to improve by employing a landscape gardener. The gardener's particular ideas about how to improve landscape did not become popular with the residents of a very classic street that ran along the north side of the estate; and for a few days a good deal of the tree enthusiasm which has become so new a characteristic in Canadian life found vent in hostile criticism of the way in which Mr. Mulock was dealing with certain trees in that neighborhood.

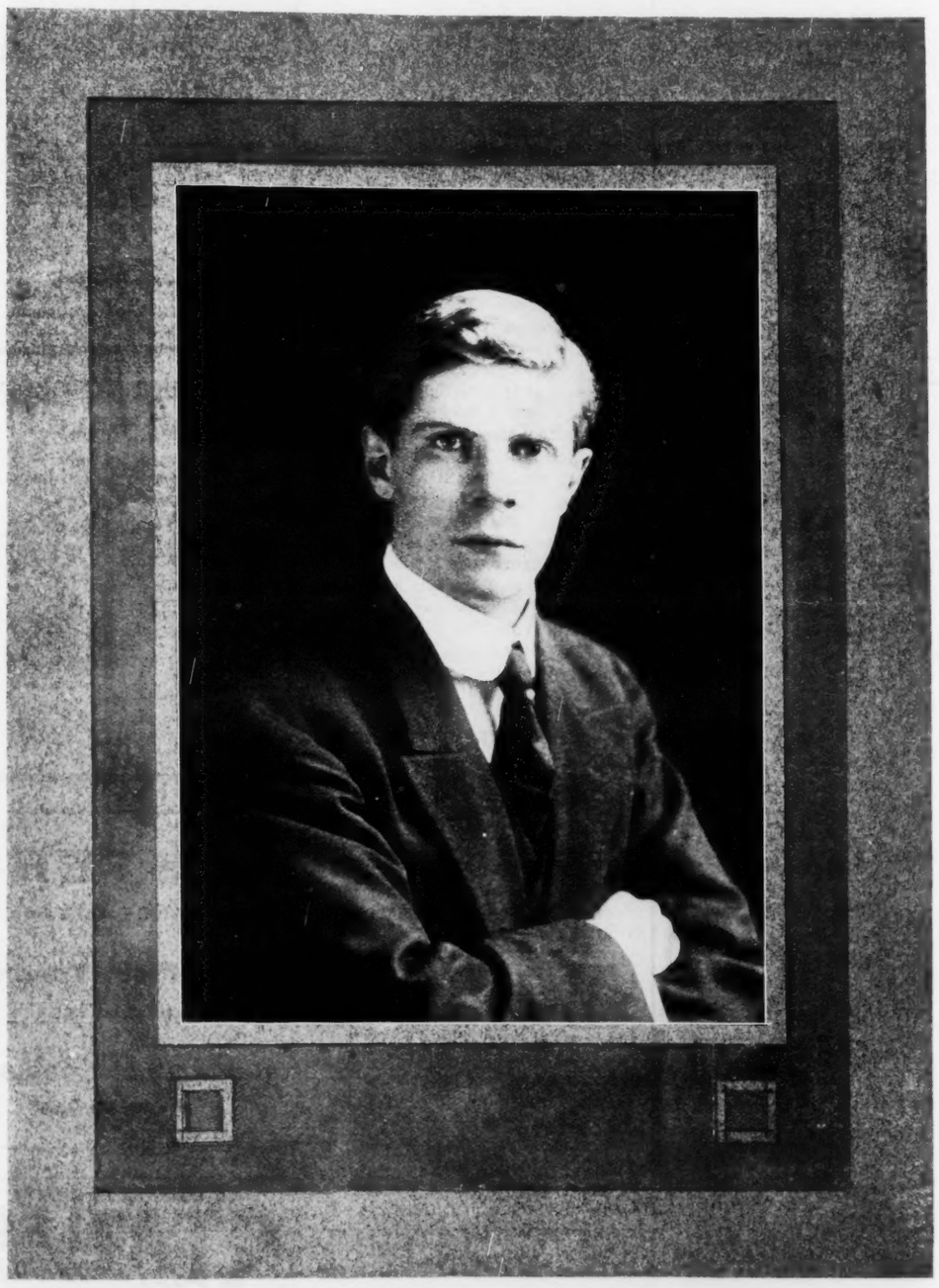
"Oh, yes," said one of the enthusiasts, "it's often the way. When a young man gets a large amount of money—"

But the critic has never been able to finish his criticism. Mr. Mulock has never allowed his money to run away with his judgment. Of course, the Toronto Telegram devoted several blue-ruin pages a year ago to the dreadful way in which the corporation of Toronto—its own peculiar protege—had sold its birthright for a mess of pottage to Mr. Cawthra Mulock when he got possession of a patch of Ashbridge's Bay in the east end, where he has since established the works of the National Foundry Co. It was perhaps presumption in a young man with a large fortune which he had never made to go into any sort of constructive undertaking, even though he should reclaim part of an ugly marsh which for generations had been disfiguring the east end of Toronto Bay. But Mr. Mulock went ahead with the scheme. It would have been a good thing if on some terms he could have been encouraged to reconstruct the whole unsightly mess known as Toronto Harbor. It would have been highly commendable if Mr. Mulock had been able to devote part of his time and money to the very obvious need of improving the civic art of Toronto—if such a pact could be possible with the Toronto City Council. He has travelled a good deal; and he has more time for public projects than many men whose millions are invested in utilities all over Canada. He has a laudable degree of public spirit and many years yet in which to study how to do public service by the wise employment of his money. His building of the Royal Alexandra Theatre was the beginning of a thing in the interests of a form of art. Without the Mulock money such a theatre might have waited years before being built—though Toronto is known as one of the best theatre towns in America. When the new General Hospital was projected, Mr. Mulock came along with a comfortable hundred thousand; one of the first big benefactions made for that very laudable and painfully necessary enterprise.

* * *

AUT the main part of Mr. Mulock's career is yet to write. He is still a young man; and he has probably learned more of the serious possibilities of living since he got his millions than he ever did in the days of his tutelage. He is an extremely modest, congenial sort of man, willing to profit by the advice of his seniors in financial and public life. At the same time he has the Mulock tendency to have a mind of his own. And though he may never go directly into public life, there is no reason why he should not do as much good with his talents and his money as many of those who do—following the splendid example of his father.

It would be so ridiculously easy—just to sit back and let the money run the show; to take life like a Sybarite when none can prevent a man from letting his money do as it likes with him. But in a country so new as Canada, the young man who lets his money run him is not likely to feel very comfortable. There is no danger that Mr. Mulock will fail to keep on realizing that the greatest joy in life is doing things; especially those things which do not merely magnify a reputation or pander to a love of luxury. Many a young American millionaire has demonstrated that the only value money has to him is to enable him to run amuck and make copy for the newspapers. It's a good thing for Canada as yet that the few young millionaires we have do not consider newspaper notoriety and social sensation a better way to use money than the doing of things which have in them some promise of contribution to the real life of the country.



CAWTHRA MULOCK.

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THE visible estate of our old subscriber, C. D. Sheldon, late of Montreal, now of nowhere, according to the police, amounts to $15,000, according to the statement of the curators. Of this sum $7,000 went to meet the expenses, legal and otherwise, leaving $8,000 to be divided among the "stung." As the total losses foot up to about $800,000 (this is over and above the "profits" paid by Sheldon during the balmy days of the blind pool) the victims will obtain a one per cent. dividend.

There is still pending a lawsuit or two, which, if the curators are lucky, will give an additional sum for distribution, but looking at the matter from the most optimistic standpoint, the extra distribution would not be large, possibly one per cent., making it 2 per cent. in all.

Canadian Banks in Cuba.

ONE of the headings in the financial section last week was made to read "No Canadian Banks in Cuba." This caption was inadvertent, the intention being to refer to the number of Canadian banks which have branches in Cuba, of which there are quite a few. The "no" in the head referred to was an abbreviation for "number" and the word "of" which was intended to follow, got lost in the shuffle.

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Bohemian ..... Apr. 5
RED STAR LINE
New York—Dover—Antwerp.
Vaderland ...Apr. 1 | Kroonland ..Apr. 15
Finland ....Apr. 8 | Lapland ....Apr. 22
WHITE STAR LINE
New York—Queenstown—Liverpool.
Cedric .....Apr. 1 | Celtic .....Apr. 15
Baltic .....Apr. 8 | Laurentic ...Apr. 22
N. Y.—Plymouth—Cherbourg—Southampton.
Oceanic ....Mar. 29 | xNew York ...Apr. 8
xSt. Paul ...Apr. 1 | Majestic ....Apr. 12
xAmerican Line steamer.
WHITE STAR-DOMINION LINE
Portland—Liverpool
Megantic ...Apr. 1 | Canada .....Apr. 15
MONTREAL—QUEBEC—LIVERPOOL
Dominion....May 6 | Laurentic....May 13
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Par Value	Outstanding Common Stock	Outstanding Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1910. High	Date	Low	Date.	Wednesday, Mar. 22. Ask	Bid
					Transportation						
100	120,000,000	55,616,665	176,333,583	.....	Canadian Pac. Ry.	202	Nov.	177	Jan.	219¾	219½
100	12,500,000	.....	24,903,000	3,244,539	Detroit United	70	Dec.	40½	July	76	69⅞
100	3,500,000	1,500,000	2,500,000	601,994	Dul., Sup. Trac. Co., com.	81⅝	Oct.	64½	July	...	83⅝
100	1,400,000	.....	600,000	437,802	Halifax Electric	132	Dec.	117	July	142	141
100	7,463,703	5,000,000	3,627,731	1,024,465	Havana Electric	95½	July	93	Aug.	...	...
100	7,463,703	5,000,000	3,627,731	1,024,465	Do., pref.	94½	June	92½	Aug.	...	...
100	7,594,500	4,552,600	24,956,313	.....	Illinois Trac., pref.	93½	Jan.	88¾	Nov.	93¾	92½
100	15,000,000	.....	3,073,400	.....	Mex. N. W. Ry.	59¾	Mar.	46¼	July	...	...
100	11,437,400	.....	15,087,500	416,344	Mexico Tram. Co.	127	April	117½	Aug.	...	...
100	16,200,000	8,400,000	56,895,000	7,239,851	Minn., St. P. & S.S.M...	145¼	Mar.	114	July	147½	147¼
100	10,000,000	.....	4,426,034	2,769,864	Montreal Street	254¾	Mar.	213½	July	231½	231⅜
100	1,000,000	.....	.....	53,642	Northern Nav.	122	Jan.	104	July	124	123
100	9,000,000	.....	12,534,000	947,164	Northern Ohio Trac. ...	40	Aug.	33½	July	...	...
100	2,000,000	500,000	2,941,500	142,380	Porto Rico Rys. Co., com.	54	Sept.	34⅝	Jan.	57	56
100	2,500,000	.....	2,500,000	.....	Que. R.L. & P. Co., com.	61¾	Nov.	34	Mar.	61½	61⅜
100	1,132,000	.....	1,183,573	373,700	Richelieu & Ontario	96	Jan.	77	July	...	115
100	31,250,000	.....	40,336,326	1,707,936	Rio de Janeiro	106	Oct.	87¼	July	106¼	106
100	800,000	.....	.....	133,007	St. L. & Chi. S.N. Co...	119	Jan.	90	Dec.	...	...
100	10,000,000	.....	6,000,000	2,597,507	Sao Paulo T.L. & P. Co.	163	Sept.	135	July	157¾	157½
100	13,875,000	.....	13,257,000	1,691,186	Toledo Ry.	15½	Jan.	7½	Oct.	8½	...
100	8,000,000	.....	3,998,327	2,968,500	Toronto Ry.	129½	Jan.	110¼	July	127½	127¼
100	9,000,000	2,826,200	3,033,000	304,456	Tri-City, pref.	99	May	94	Mar.	...	...
100	20,100,000	3,000,000	19,503,000	814,903	Twin City, com.	117	Jan.	103	July	108¼	108
100	6,000,000	.....	6,453,000	861,430	Winnipeg Electric	199¼	Sept.	176	July	195	...
					Telegraph, Light & P.						
100	12,500,000	.....	3,649,000	2,275,000	Bell Telephone	148	Mar.	141	Sept.	146¼	146
100	3,500,000	.....	.....	2,442,420	Consumers Gas	207	Mar.	198	July	199	198
100	41,330,400	50,000,000	.....	903,766	Mackay, com.	97⅞	Oct.	78⅝	July	93	92
100	41,330,400	50,000,000	.....	903,766	Mackay, pref.	78	Jan.	67½	Aug.	75½	75¼
100	13,585,000	2,400,000	18,889,188	663,854	Mex. L. & P. Co., com..	89½	Oct.	66	Jan.	86	85½
100	13,585,000	2,400,000	18,889,188	663,854	Do., pref.	103¾	Dec.	99¼	July	...	...
100	17,000,000	.....	10,107,000	2,042,561	Montreal Power	161¾	Sept.	102¾	Feb.	151⅝	151¼
100	1,520,300	.....	.....	.....	Ottawa L., H. & P. Co.	131	Dec.	109	Jan.	132	131¾
100	7,000,000	.....	7,900,000	171,176	Shaw. W. & P. Co.....	111¼	Sept.	92	July	112½	112⅜
100	4,000,000	.....	1,000,000	1,036,788	Toronto El. Light	123¾	Nov.	109	Sept.	124¼	123½

Par Value	Capital Stock Outstanding	Reserve Fund	Profit and Loss	STOCK	Range for twelve months, 1910. High	Date	Low	Date.	Wednesday, Mar. 22. Ask	Bid
				Banks						
243	4,866,666	2,530,366	294,944	British North America	151	April	145	July	153¾	150½
50	10,000,000	7,000,000	310,204	Commerce	215½	April	196	Jan.	222	...
100	4,000,000	5,000,000	379,242	Dominion	249½	Jan.	231½	Dec.	...	235½
100	3,000,000	2,250,000	145,038	Eastern Townships	168½	Dec.	160	Feb.	173	...
100	2,680,560	3,000,000	192,810	Hamilton	208	Feb.	196	Sept.	...	204
100	2,500,000	2,500,000	15,041	Hochelaga	157	Nov.	142	Aug.	...	160
100	5,597,641	5,597,641	696,135	Imperial	240	Mar.	219	Dec.	...	227
100	6,000,000	4,300,000	99,297	Merchants	187¾	Aug.	171	Jan.	190⅞	190¾
100	1,000,000	1,250,000	104,696	Metropolitan	...	...	...	...	...	195½
100	4,000,000	4,400,000	115,188	Molsons	215	April	204	July	209	208¾
100	14,400,000	12,000,000	961,789	Montreal	259½	Jan.	242	Aug.	251	250
100	2,000,000	1,200,000	26,014	Nationale	...	...	...	Jan.	...	...
100	774,300	1,380,025	26,266	New Brunswick	273¾	June	266	Nov.	270	262
100	3,000,000	5,500,000	44,865	Nova Scotia	285½	April	270	Aug.	...	274
100	3,500,000	3,900,000	117,938	Ottawa	212½	Nov.	200	Jan.	210	208
100	2,500,000	1,250,000	50,580	Quebec	135	Nov.	122	July	140	138
100	6,200,000	6,900,000	228,393	Royal	245	Oct.	224½	Jan.	...	239¾
50	2,000,000	2,400,000	54,074	Standard	232¼	Jan.	219	Nov.	...	228
100	4,000,000	4,750,000	194,777	Toronto	220¼	Jan.	209½	Nov.	212	...
100	4,354,500	2,200,000	102,443	Traders	147	Mar.	141	Sept.	...	143½
100	4,000,000	2,400,000	28,676	Union	150	Dec.	139¾	Jan.	150¼	150

Par Value	Outstanding Common Stock	Outstanding Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1910. High	Date	Low	Date.	Wednesday, Mar. 22. Ask	Bid
					Industrials and Miscellaneous						
100	8,125,000	1,875,000	7,500,000	.....	Amal. Asbes. Corp. com.	35	Feb.	9	Sept.	12½	11
100	8,125,000	1,875,000	7,500,000	.....	Do., pref.	98	Feb.	50	Sept.	49	46
100	3,000,000	1,000,000	510,000	.....	Black L. Cons. Asb. com.	23½	June	15	Nov.	17	15½
100	3,000,000	1,000,000	510,000	.....	Do., pref.	70¾	Jan.	57¾	Sept.	...	...
100	750,000	750,000	49,000	63,588	F. N. Burt Co., com....	96	Nov.	59	Jan.	107¾	107
100	750,000	750,000	49,000	63,588	Do., pref.	107⅞	Dec.	94	Jan.	...	114
100	3,500,000	5,000,000	3,500,000	756,940	Can. Car & F., com....	65	April	60	Sept.	72	70
100	3,500,000	5,000,000	3,500,000	756,490	Do., pref.	104	Dec.	98	...	...	...
100	13,500,000	10,500,000	5,000,000	75,296	Can. Cement, com.	25	April	15	July	22½	22
100	13,500,000	10,500,000	5,000,000	75,296	Do., pref.	90⅝	April	78	July	86¾	86½
10	6,000,000	.....	13,713,927	3,306,001	Canada Perm.	170¼	April	158½	Dec.	...	169
100	2,796,695	1,959,455	2,541,300	76,700	Can. Con. Rub., com....	102½	Jan.	90	Sept.	98	96
100	2,796,695	1,959,455	2,541,300	76,700	Do., pref.	119¾	Jan.	100	Aug.	...	...
100	3,700,000	3,575,000	3,800,000	.....	Can. Cottons, Ltd.	25	Nov.	23¼	Nov.	21½	20
100	3,700,000	3,575,000	3,800,000	.....	Do., pref.	73	Nov.	71	Nov.	76	74
100	4,700,000	2,000,000	287,568	1,329,000	Can. Gen. Elec., com....	120	Feb.	104	Dec.	104½	...
100	565,000	408,910	54,396	71,971	City Dairy, com.	40¼	Aug.	33½	Jan.	38	37
100	565,000	408,910	54,396	71,971	Do., pref.	100½	Sept.	96¼	April	...	100½
1	1,768,814	.....	.....	549,275	Crown Reserve	4.10	Jan.	...	July	...	265
100	35,000,000	.....	.....	.....	Dom. Steel & C. Corp...	67	May	50¼	July	59⅜	59¼
100	5,000,000	1,859,030	6,451,058	565,780	Dom. Textile, com.	75	April	59¾	Dec.	73½	73⅛
100	5,000,000	1,859,030	6,451,058	565,780	Do., pref.	115	Jan.	97	Nov.	106	104
100	40,000,000	.....	12,000,000	522,178	Lake Superior Corp.	...	...	...	Feb.	...	...
100	2,100,000	1,500,000	1,000,000	1,284,395	L. of Woods Milling	153	Feb.	119	July	140	...
100	3,100,000	1,500,000	1,000,000	1,284,395	Do., pref.	128	Jan.	121	Oct.	...	...
5	7,488,145	.....	.....	421,482	La Rose Cons. M. Co....	5.02	Oct.	3.30	July	4.75	4.55
100	1,600,000	.....	973,966	527,783	Laurentide, com.	170	Dec.	128	Feb.	212	210
100	.....	1,200,000			Do., pref.	165	Nov.	130	Feb.	...	...
100	2,500,000	2,500,000	.....	.....	Maple Leaf Mill., com...	57¼	Aug.	40	July	42	40
100	2,500,000	2,500,000	.....	.....	Do., pref.	99	Sept.	88¼	July	95½	93½
105	700,000	800,000	.....	393,596	Montreal Steel	165	Dec.	98¼	Jan.	...	155
100	700,000	800,000	.....	393,596	Do., pref.	135	Dec.	118	July	...	...
5	6,000,000	.....	.....	935,167	Nipissing Mines Co.	11.75	May	9.50	May	11.20	11.00
100	6,000,000	1,030,000	4,500,000	336,807	N. S. Steel, com.	91½	Mar.	68¼	Jan.	98¼	98¼
100	6,000,000	1,030,000	4,500,000	336,807	Do., pref.	125	April	118	July	125	...
100	2,500,000	2,000,000	1,750,000	723,317	Ogilvie Flour	142½	Feb.	119	July	127½	124½
100	2,500,000	2,000,000	1,750,000	723,317	Do., pref.	128	Feb.	123	Dec.	...	...
100	650,000	650,000	.....	.....	Pacific Burt	45	Dec.	39½	Nov.	...	47
100	650,000	650,000	.....	.....	Do., pref.	...	...	...	Dec.	...	95
100	2,150,000	1,975,000	2,000,000	602,005	Penmans, Lim., com. ...	63½	April	51	July	61¼	60½
100	2,150,600	1,975,000	2,000,000	602,005	Do., pref.	90	Oct.	80	July	90	85½
100	937,500	900,000	.....	685,690	W. A. Rogers, Ltd., com.	205½	Dec.	148¼	Jan.	...	177½
100	937,500	900,000	.....	685,690	Do., pref.	112	Feb.	104½	Sept.	113½	...
100	1,500,000	1,500,000	.....	13,222,092	Sawyer Massey	35¼	....	34⅝	....	33¾	33
100	1,500,000	1,500,000	.....	13,222,092	Do., pref.	91⅞	....	90	....	91	90½
100	8,750,000	1,250,000	.....	656,950	Shredded Wheat, com. ..	50	Feb.	43	Oct.	58	...
100	8,750,000	1,250,000	.....	656,950	Do., pref.	...	...	...	Jan.	...	...
100	1,000,000	.....	.....	91,303	Trethewey Cobalt Mine..	1.45	Jan.	1.13¼	Dec.	98	95

LEADING UNITED STATES RAILS

Par Value	Outstand'g Common Stock	Outstand'g Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCKS.	Range for 1910. High	Low	Ask	Bid
100	165,563,000	114,199,550	311,218,820	18,821,251	Atchison	124⅛	97	109	108¾
100	62,798,300	7,700	101,819,000	1,873,855	Chesapeake and Ohio	92	65	82¾	82½
100	116,348,200	116,274,960	143,593,500	47,960,895	Chi., M. and St. P.	158⅜	113¾	...	...
100	209,970,250	209,970,250	100,018,939	35,146,545	Great Northern	147⅞	118	127¼	127¼
100	60,000,000	.....	129,778,500	23,431,528	Louisville	159¾	131½	145¼	145¼
100	223,230,000	.....	249,914,845	15,409,188	New York Central	145⅜	111½	108⅜	108¼
100	248,000,000	.....	299,051,000	57,172,008	Northern Pacific	138½	122½	124½	124¼
50	477,605,500	.....	278,134,110	25,149,688	Pennsylvania	128	104¼	126¾	126⅝
50	70,000,000	23,000,000	109,032,539	17,612,171	Reading	175¼	130⅝	157⅝	157½
100	272,471,300	.....	119,555,044	43,318,164	Southern Pacific	138¼	103¼	117¼	117
100	120,000,000	60,000,000	234,002,400	6,962,003	Southern Railway	33⅜	18	26¾	26¼
100	199,503,600	99,544,000	322,785,800	83,007,789	Union Pacific	204⅝	152¼	176⅜	176¼

INACTIVE SECURITIES

Par Value	Common Stock Outstanding	Preferred Stock or Debentures Outstanding	Reserve and Contingent	STOCK.	Range for year 1910. High	Low	Latest price Ask	Bid
				Loan and Trust				
50	630,200	962,642	247,046	Agricultural Loan	140½	130	...	139
100	1,004,000	3,606,033	629,477	Canada Landed	160	150	...	167½
100	1,500,000	4,679,582	1,365,706	Central Canada	180	174	...	197½
	(	p2,417,087	)					
10	10,000(		) 54,859	Col. Investment, preferred	70¼	63½	...	66
	(	d 441,720	)					
50	934,678	443,778	139,146	Dominion Savings	73	...	...	72
100	1,277,443	.....	449,454	Great West. Perm. Loan	129	112	...	124
100	1,100,000	1,834,324	635,641	Hamilton Provident	130	128½	...	133
50	1,900,000	6,533,928	1,834,290	Huron and Erie	202⅝	200	...	202
100	735,528	562,703	94,824	Imperial Loan	...	...	...	...
100	700,000	936,207	416,415	Landed Banking	133	130	...	134
50	1,000,000	2,574,062	317,890	London and Canada Loan	112	107	116	110
25	500,000	.....	509,314	Montreal Loan	158	145	160	155
100	1,000,000	.....	652,816	National Trust	204	192¾	...	202
50	1,200,000	1,579,277	835,170	Ontario Loan and Debenture	155	148	...	137
40	372,720	183,539	127,150	Real Estate Loan	101½	101	101	...
100	1,000,000	.....	554,770	Toronto General Trusts	176	167½	...	176
50	724,550	1,440,369	389,052	Toronto Mortgage Co.	140	130	...	131
				Other Companies.				
100	1,511,400	1,270,000	370,088	(British Col. Packers A.	93½	68	95	92
				(Do., B	87	68	98	...
100	1,511,400	1,270,000	370,088	(Do., common	39½	25	...	54
100	1,782,580	b 490,000	.....	Canadian Converters, Limited	46½	33	44	43½
100	500,000	.....	143,027	Canadian Salt	112½	110	...	100
100	4,313,666	.....	156,025	Crow's Nest Pass Coal Company	92	75¾	74	...
50	1,000,000	p2,849,200	293,854	Dominion Telegraph	110	107	...	108
100	3,460,700	b10,000,000	.....	Electric Development, preferred	65	45	...	...
100	500,000	b 242,500	90,474	Intercolonial Coal	60	60	55	45
100	.....	p 219,700	.....	Do., preferred	85	75	...	...
1	3,000,000	.....	734,595	International Coal and Coke ...	72	66	72	65
100	2,000,000	b1,772,000	135,282	Kaministiquia Power Company	90	88	95	80
100	2,000,000	b 966,943	1,972,112	Montreal Cottons	131	117	153	151⅛
40	2,000,000	.....	99,406	Montreal Telegraph	150	...	...	144
100	701,700	b 122,000	133,714	Niagara Navigation	...	...	...	137
£1	1,164,000	b 720,000	150,729	Trinidad Electric	150	144	...	...
100	1,295,000	b1,073,100	584,711	Western Canada Flour Mills ...	136	125	...	...
100	500,000	b 600,000	292,000	West India Electric	...	...	...	...

Note.—b means bond; p, preferred stock; d, debentures.

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Women and Stocks.

ON general principles, says the Wall Street Journal, we seldom recommend stocks as investments for a woman, because of the necessarily attendant element of risk. Only high-grade bonds give the required amount of safety and protection for funds of this character. However, if a woman has her interests looked after by a business man, we can see no reason why she should not invest a portion of her funds in high-grade standard stocks. Under such conditions, it would seem that the preferred stock of such industrial corporations as United States Steel, International Harvester, Virginia-Carolina Chemical, National Biscuit should meet requirements. These four securities will net between 5.6 and 6 per cent., and are perhaps representative in this group. By sacrificing something as to safety of principal, security of dividends, etc., it is possible to secure industrial preferred stocks returning all the way from these yields to as high as 7½ per cent., or even better, but we would not advise a woman to go into them. A study of prices will disclose the fact that it is hardly possible to purchase representative railroad stocks at a figure to yield as much as 6 per cent. High grade issues like Chicago and Northwestern, Pennsylvania, Louisville and Nashville, Atlantic Coast Line, etc., yield between 4.6 per cent. and 4.9 per cent. Delaware and Hudson, Lehigh, St. Paul, Southern Pacific, Union Pacific, Atchison, and the Hill stocks, return between 5 and 5.6 per cent. These stocks have long dividend records, and their earning power over a period of years has been sufficient to warrant a good average return in the form of dividends. If the woman in question is in a position to wait for much lower prices, we certainly would advise her to do so.

IN the preliminary report on the mineral production of Canada, made by the Department of Mines, Ottawa, the following summary is prepared by John McLeish, B.A., who made the report: Although complete statistics are not yet available, sufficient information is at hand to indicate that the total value of the mineral production of Canada during the past year exceeded $105,000,000. The production is made up from such a great variety of well established mining industries that the record should be particularly gratifying not only to those who are directly interested in the development of the mineral resources of the country, but also to the public at large who indirectly profit thereby. Not only is the increase over the production of the previous year a large one, having amounted to $13,209,517, or over 14 per cent., but an examination of the details of production shows that the increase has been fairly well distributed amongst the more important ores and minerals produced in Canada.

Winnipeg, March 11.—Contractors in the woods this winter report a very busy season, eclipsing all former records in the quantity of ties, timber, poles, posts, cord wood, pulp and logs which have been cut. From 15,000 to 20,000 men have been employed at this work continuously, and over $500,000 paid in wages. At Fort Frances the estimated cut of pulpwood is 200,000 cords, this large amount being due to bush fires which swept throughout the Rainy River country last fall. The number of ties cut will reach nearly 4,000,000 in the several camps located along the C.N.R. and C.P.R. Telegraph and telephone poles will reach nearly 250,000, while the logs cut for lumber companies will reach 150,000,000 feet.

Announcement was made in New York City of the declaration of a stock dividend of 33 1-3 per cent. by directors of Sears, Roebuck & Co., the dividend to be payable on April 1. To provide for this extra dividend the stockholders have voted an increase of $10,000,000 in the company's common stock, from $30,000,000 to $40,000,000. The company conducts a retail mail order business, headquarters being in Chicago. Its gross earnings in the last fiscal year ran far ahead of $50,000,000, and enabled an increase in the annual dividend on the common stock from 4½ per cent. to 7 per cent. Before 1909 there were no common dividends paid by the company.

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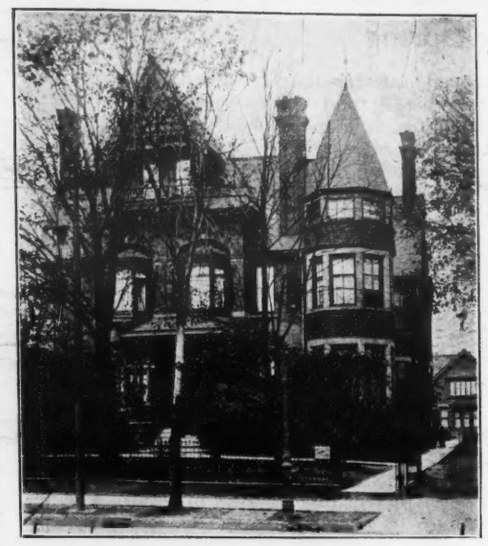
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PAGES 25 TO 32

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SEVERAL LADIES' COLLEGES AND SCHOOLS AND THEIR PRINCIPALS



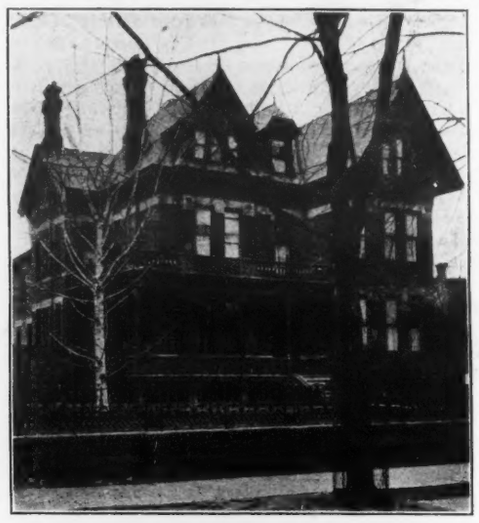
WESTBOURNE SCHOOL.

This school, on Bloor Street, Toronto, was founded ten years ago by Miss Carlette, the present Principal, and by Miss Dallas, who has since gone to Vancouver.



ANNESLE Y HALL.

A college residence for women attending Victoria University. The Dean is Miss Addison.



BRANKSOME HALL.

A residential and day school for girls, on Sherbourne Street, Toronto. The principal is Miss E. M. Read, M.A.



HAVERGAL COLLEGE.

This is one of the largest colleges for wo men in Canada. It is situated on Jarvis Street, just north of Carlton. The principal is Miss Knox.



MISS EDGAR, B.A.

Miss Edgar, formerly of Havergal College, has started a school in Montreal, known as "Miss Edgar's School for Girls."



MISS ELLEN MARY KNOX,

Principal of Havergal College, Toronto, and formerly of St. Hugh's Hall, Oxford. Miss Knox came to Canada in 1894.



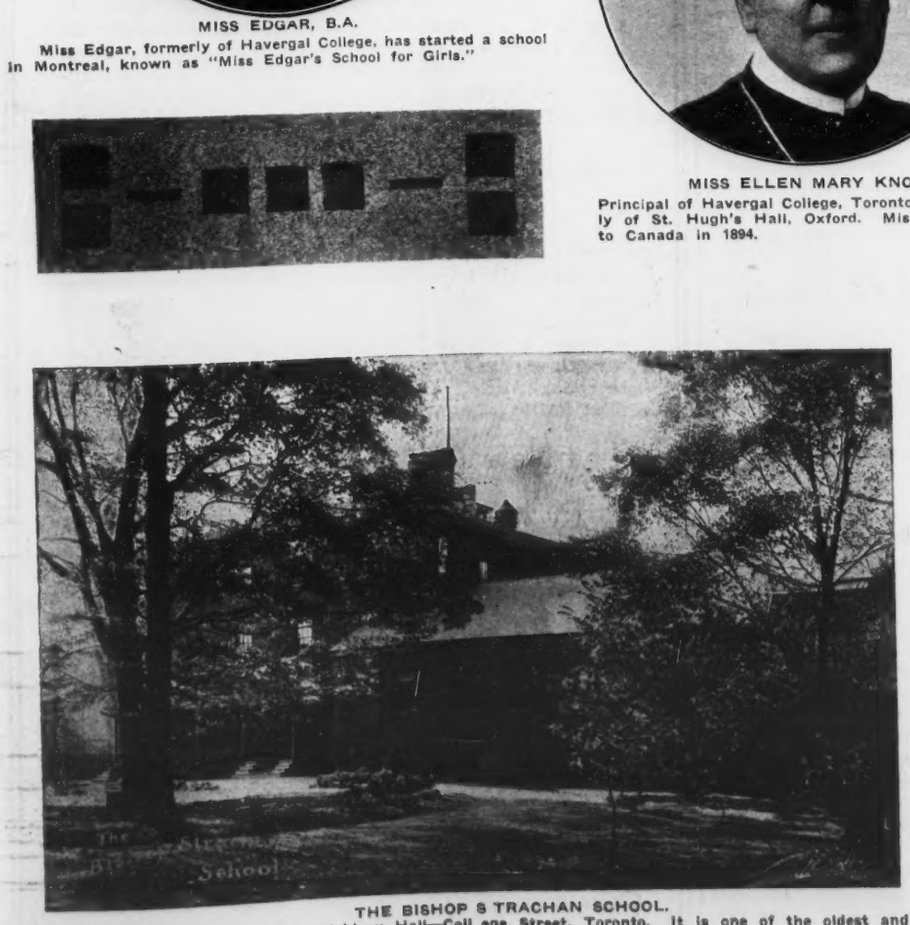
MISS ENA L. JONES, L.L.A.

Principal of Havergal College, Winnipeg, formerly of Havergal College, Toronto. Miss Jones was last year elected President of the Women's Canadian Club.



MISS S. C. NATION, M.A.,

The Vice-Principal of Bishop Strachan's School.



THE BISHOP S TRACHAN SCHOOL.

A church school for girls—Wykham Hall—Coll ege Street, Toronto. It is one of the oldest and best known institutions of the kind in Canada.

(*See also page* 29.)



MOULTON COLLEGE.

This college, 34 Bloor Street east, Toronto, is a n academic department of McMaster University, and was founded by Mrs. Moulton McMaster in 1888.



IT was a bargain day in the big shop. You could cut the air with a knife! Representatives of every nation under heaven traipsed through the aisles, butted into one another, shoved and pushed and pawed, hauled parcels and babies, perspired in furs and breathed in various kinds of throat trouble. It was so horrible that I shrank back when the wise woman asked me to come in with her for two minutes. But we went, and found the lace counter, where bargains were to be selected from a mountain of cheap stuff. The wise lady pounced upon the big rolls of coarse looking insertion, and proceeded to tuck them into my arms. The she dived after some lace of the same grade, and soon I had three rolls of insertion and three of lace and several bits of narrower widths that looked akin to the first. We bought them all, and then dived for a muslin counter where some coarse dotted muslin was displayed. She bought a whole piece, and we came out. "Well, what on earth are you going to do with those awful things?" I gasped, dodging a Jewess with a baby and a string bag. "Just you wait and I'll show you," she said pleasantly. It was some weeks after that she asked me to spend the day at her summer bungalow, and when I was shown into the guest room to take off my hat, I said instantly: "What a duck of a room!" The crisp daintiness of the bed, with its dotted muslin lace-inserted wide-trimmed cover, its frilly pillow-shams and fresh ribbons, the fussy primness of the toilet table with its pretty muslin cloth, edged with lace, and the fascinating windows with their muslin curtains looped with broad bands of insertion over wide ribbons. Everything so harmonious and exquisitely fresh and pure, were simply charming. "Who did up this delectable nest?" I asked. "Glad you like it!" she laughed. "Do you remember that bargain day last spring? Well, this is what I bought those awful things for. It took just a little bit of work and taste to utilize them properly." Make a note of this, because now is the time for some of you to get busy and follow her example.

* * *

ONE hears a great deal about the beauty of a sympathetic nature, and people say of such an one: "Isn't he or she lovable and delightful, so full of sympathetic feeling?" Between you and me, the invariable sympathizer isn't always a beneficial friend. When a person full of woes or grievances comes into the offing, it's not really always best to sympathize with them. Sometimes a strong honest "How can you be so silly?" is ever so much more beneficial, and I've seen a hopeless howler reconstruct the point of view very speedily after such a friendly jolt. There is generally an uncomfortable consciousness of cheapness in the mind of the detailer of grievances, which uncomfortable half assurance is a pronounced belief on the part of the listener to the tale of woe. In a really serious sorrow a little sympathy goes a long way. I found a great tonic in the remark of a sensible old maid once, as she heard the wail of a stricken sister. "Well, dear, we can't expect other people to have all the bad times. It comes our turn sometimes."

* * *

I SAW by a note on the relative ages of birds that the domestic fowl has been known to attain the age of thirty. Any one who has tried to masticate some Toronto fowls will cheerfully accept this statement. And as if thirty years were not enough, some of these veterans are cold stor-aged for a year or two more before we get them.

* * *

THEY have in New York a new department in the Teachers' College, which deals with the very personal matter of one's good and bad points in appearance. And there is a serious study of how to accent the good ones and obliterate or tone down the bad ones by dressing in such style as to secure that desirable result. A professional expert in sartorial matters says there is a great deal in the idea, and any lady blessed with eyes, nose, complexion, or expression of unusual attractiveness, as well as her less lucky sister who has a squint, a pug, or pimples, may pose before the class while the professor illustrates the modification or enhancing of these *etcetera* by means of suitable and tasteful garb. I have laughed a little at the possibilities of such a lecture and such a demonstration. But why is it that women with pug noses persist in wearing small perky hats and screwing their hair on the top of the head? Did you ever see anything so weird as a scrawny girl in a Dutch neck? Dutch girls are never scrawny; Americans frequently are. The professor would probably tell the latter what you and I have often wanted to tell them. The funny part is that they should need telling!

* * *

AN interesting letter from a woman who has lived in Toronto for thirty years, came in my mail on Monday. She deplores the present-day display and money spending as eating out the real heart of social life. "In my first years here," she says," "there was a lot of quiet entertaining and when one did go to a big dinner, it was rather an event. The menu was elaborate and the wines a novelty to us, who never dreamed of drinking champagne except at a christening or a wedding or some other celebration. We often had small dinners of six or eight, and went out a great deal with many different groups of friends, there were few women's luncheons and no women's dinner-and-bridge-parties, but we and our husbands or brothers dined comfortably with friends and sometimes played euchre, or afternoon whist, afterwards. We once joined a poker club of twelve, but it did not last more than one season. People had a dislike to playing for money, and only rather rakish women did so." Much more the lady tells me of life here thirty years ago, and then she goes for new conditions thus. "But it is very different in what is now called society, that restless pack which hunts pleasure and distraction in Limousines and Taxis. To go from noon to midnight, lunching in the country, taking tea in the hotel, or some palatial half-way house, in the fashionable residential district, or perhaps at the club, to play cards until dinner, which must be either eaten at some friend's home, or at one's own, with a lot of people informally gathered up, who expect at least six courses and champagne unlimited. Then more bridges and cigarettes and perhaps the play or a concert, if sufficiently under distinguished patronage. Then supper and at last bed, when weary nature cannot go the mad pace any longer. Fatuous fools. These restless aimless chasers of pleasure, sick of one another, naturally, and to their credit be it recorded, sick of themselves." Now isn't that a spanking for somebody?

* * *

AND yet, sad to say, that is the idea some people have of the lives of those smart folk who have real orchids in the flower holders of their Limousines, and carry their bridge stakes in gold chain purses. Perhaps there may be here and there a *nouveau riche* or a sparkling young millionairess who keeps up such a rush for a while under the impression that such is the proper life for a lady, but take it from me, they are as few and far between as the plums in a work-house pudding. The social life of Toronto has yet a strong backbone of commonsense. All the real ladies have not retired to their homes to write letters lamenting over our decadence. Unchronicled but none the less precious and worthy are the charities, the home lore, the gentle friendly acts and the thoughtful help, the hearty interest and the wise counsel of the ladies in the orchid-adorned Limousines, who play bridge for stakes and carry them in gold purses. One understands the objection of the old-time gentlewoman to what in her days would have been strenuously frowned down. But this is not her day, but a new day, with changes good and bad, and on the whole, if she only would believe it, there is the same predominant good.

* * *

IF a slum-child is ambitious to rise, it is a pretty hard knock that will keep her or him down. Trained to be alert, self preservative and keen for results, the little gamin is neither easily daunted nor discouraged. "Nothing to lose" is a great hearten-er. "Everything to gain," a fine inspiration. If education by machine doesn't obliterate the slum child's best points, and health holds out, you may bet a large amount on a successful outcome when ambition whispers "go up higher." I wish I dared quote a shining example.

* * *

PRETTY soon the mothers and fathers will be making up their minds where the holiday season is to be spent. An idea occurs to me that some persons must have considerable thinking to do on this point. Take mamma, for instance, who will on no account go to the same lake resort as last year, when she had the most wretched time keeping girlie away from certain undesirables, and who cannot get papa to see her side of a place he found most salubrious. Or take papa, who is fond of fishing and unholy old garments, and at the same time demands good feeding and reasonable facilities for reaching town once a week at the least. Or take Boy who has found out that his fairy is going to Lake of Bays, and Girl who is mad for Halifax sea coast and the navy, and the blessed babies who don't care a hang where they go, so long as it's out of town. No wonder there is sighing and worriment in that family group. I don't see myself why papa shouldn't go to his fishing and mamma and girl and the blessed babies to the sea, and boy to his fairy at Lake of Bays, but they won't. They will tear my eyes out for suggesting it. Summer holidays seem a terrible cross to bear when they become a family matter.

* * *

WHAT funny sensitive things are "feelings" and how easily they howl over being hurt. A little woman was telling me how terribly her feelings had been hurt by a parson to whom she had gone for advice, when he had shown her out of the side entrance of his rectory, instead of through the front, where she had come in. She wept as she told me. A day before I had overheard a charwoman furiously indignant over an insult she had received from the janitor of an apartment house, who had told her to go out by the area door, instead of the main entrance. She wept as she denounced him for "a low thrifle that calls itself a man, sure!" When I could not help a small smile over this remembrance, the little woman allowed me to explain it, by telling of the charwoman and begging her not to get into the same class. It was unthinkable that the rector purposely wounded her—I am inclined to think that the good-natured janitor merely indicated the easiest way to reach the street, but the ready-to-be-hurt feelings of both the women took up the burden of insult and slight, and wept.

* * *

AMONG the social events not chronicled in the society columns was the wrecked party. The party assembled about four o'clock on a piping hot Sunday afternoon, and consisted of an aged Irish couple, hosts, five colored men, and four lemon-colored ladies who frequent the dim recesses of an opium joint. The negroes were hardly human, the women not at all so; the other member of the company was a blind concertina player. The refreshments were set on a small leaved table, in a wide open window, and consisted of two bottles of milk, two bottles of whisky, a huge white plate of sandwiches and a sister plate of cake. Dancing was the unseasonable recreation, and the coons did wondrous steps to the intermittent squalls of the wind-swept concertina. A rough caper and shove sent one of the coons reeling and he fell and rolled under the small leaved table. With a shout of vengeance he struggled up, heaving the table with him, and before the shrill screaming host and hostess could rescue it, the "party" slid off the tipped table, out the window on to the pavement, where whisky and milk blended in an impromptu punch, and cake and sandwiches rolled in the dust. A wail in many keys followed them, and woolly heads and yellow faces and little Irish mugs gazed mournfully out of the windows. A big policeman, vainly trying to control his laughter, called up, "See here, if you folks don't stop throwing dishes out of the windows, and behave yourselves on Sunday, I'll ring up the patrol and drive yez all to the lock-up!" Dead silence, the silence of desolation was his response, and then, one by one, wraiths of womanhood, woolly coons, the blind concertina player, begging for his fee, came down the dirty stairs and faded away around the corner. And above, the little Irish people sat crushed, she with her apron over her head, he with his unlit pipe in his mouth, while the big policeman carefully kicked the broken plates and bottles into the gutter. How sad and how funny!

Lady Gay



AN EARLY PRINT OF MALIBRAN.

This great singer was born in 1808 and died as the result of a fall from a horse in 1837. She was the most popular singer of her time and a member of the famous Garcia family. She was twice married, first to Malibran and secondly to the violinist de Beriot. The picture is published by courtesy of Mrs. Austin, 210 Cottingham Street, Toronto.

The Mother Bear's Mistake.

A WASHINGTON man relates how, on one occasion in the West, when he was on his way back to camp after a day's shooting, he suddenly came in sight of a big she be ar with two cubs following her in single file. They were proceeding along a ridge the forms of all three of them sharply defined against the evening sky. It was a long range for a shot, but the sportsman drew a bead on the old she bear and fired. The result was amusing. The procession stopped. Then the she bear scratched herself hastily, then turned round, and regarding the cub immediately behind with severe disapproval, boxed its ears soundly.

Mother bear then went on her way, her back uncommonly rigid and unrelenting, and it was clearly apparent to the sportsman that she was under the impression that her frolicsome offspring had been up to some mischief that must not be repeated.

The Fashions of Today

by Fleurette

Clinging Draperies and Effects for the Spring

The new materials for the Spring are beginning to be seen in the big drapery establishments and at the Paris costumiers, and from a cursory review of them one can see that the record seems to have been broken with regard to beauty of color and design and wonderful draping qualities of the materials to be used. Silks, Moires, Satins, Velvets, Brocades and Damasks are all so soft that they can be drawn, if not through a ring (as used to be claimed by our grandmothers) at least through the hand without crushing. This universal softness in all the newest materials is a distinct proof that the reign of soft, clinging draperies still holds good, and has conquered the threatened return to tight-fitting bodices and full skirts. Draped effects appear in almost every new model, especially in smart Evening Wraps. The theatrical season being in full swing, an Evening Cloak is quite appropriate for discussion. Those "thrown around the figure" have a very novel effect as regards drapery. They combine all the looseness of careless folds, together with the clinging narrowness which still remains our ideal of perfection up to date.

The Salvation of the Stout Woman

These clinging effects and draperies make for grace and femininity and as such are warmly to be welcomed. They have the great merit of being becoming to everyone



and to no one more than to stout women, who are being more kindly treated by Dame Fashion than has been their fate for a long time. Many stout women labor under the entirely mistaken idea that the more they squeeze themselves into tight-fitting clothes the slimmer they will appear. No error could be greater, and the stout woman will find her salvation in draperies.

The Best Friend of Women's Beauty is Imagination

Whatever is left to the imagination of the beholder can be beautified by a generous and happy faculty, whereas facts have a certain brutality which not even beauty will always excuse, and these draperies enhance and emphasize a woman's loveliness by partially concealing it. It is so with all works of art, the one that appeals to and captivates the imagination of the beholder will make the best and most lasting impression.

The New Fashions

The decree has gone forth that the hips are to be still further abolished, but this is to be done by the raising of the waist line so as to give that long, straight outline so becoming to ninety-nine women out of a hundred. The Empire style is one which gives a youthful air and the letting out of the waist is conducive to health, though it must be owned that this may be called a by-product as far as Dame Fashion is concerned, for it is to be feared reason and health do not influence her much in her decrees.

All the newest models are close-fitting, but the wearer is able to walk instead of being forced to shuffle along like a Japanese Geisha.

There is at the present time a wonderful sale being carried on in the Salons of the Paris Model Department of the Robert Simpson Company, and all those who wish to obtain the latest and most beautiful Model Gowns from Paris at absurdly low prices have now the opportunity of doing so.

LONDON LETTER

LONDON, MARCH 11, 1911.

THE most interesting political news is that so many prominent people are ill. Mr. Lloyd George is still more or less of an invalid; the Speaker is just recovering from an attack of gout—and the casual person, reading of his arduous duties, wonders that it is not nervous prostration; Lord Lansdowne is still seriously ill, and Lord Crewe, who is very popular with all parties, will be laid up for weeks from the effects of the fall, the result of faintness brought on by over-work and over-strain. In addition, Mr. Asquith, with his wife, has just left for Switzerland, where his young daughter, Miss Elizabeth Asquith, is ill. She is a bright little girl of fourteen, very much in demand at fashionable entertainments organized for charity, and very popular with her father's political friends.

Lord Crewe's absence for, it is expected, two months, will mean very likely that a new peer has to be created on the spot. Mr. Haldane and Mr. McKenna are the two Ministers most often named in this connection, with Mr. Lewis Harcourt, now Secretary of State for the Colonies, also in the running. Lord Crewe's good luck in the birth of an heir lately has been counterbalanced by his ill luck in having a bad fire in Crewe House, and then this serious illness. Crewe House is one of the prettiest and least pretentious of the big London houses of great people. Visitors to London may have seen it if they pentrated into Curzon street to see the great white mansion of the Duchess of Marlborough. Crewe House, formerly owned by the Wharncliffe's and called Wharncliffe House, is a low rambling white building, standing back from the street in its own grounds, and looking much more like a country house dropped down in Curzon street by mistake than the town mansion of one of the aristocracy.

I wonder how many people who got as far as identifying houses on Curzon street ever wandered into Shepherd's Market? To my mind, there is hardly any spot in London so characteristic of the fascinating city of contradictions and contrasts. A stone's throw out of Curzon street one of the most fashionable in Mayfair, and we pass under an archway into a little nest of closely built shops, stables, "pubs" and lodgings, all huddled together in the eighteenth century, and retaining much of the flavor of a bygone time. Little alleyways, and crooked low houses, where papers, shoes, stable belongings of all kinds are sold, jostle corner public houses which appear to have been set down haphazard. The whole place has an atmosphere of its own and a life of its own. Bounded by Curzon street and Piccadilly, it might be miles from either. Look it up some time when you are recreating old London.

* * *

THE death of the artist, Frederic Shields, makes me think of a delightful and comparatively little known sight in London. That is the Chapel of Rest (Chapel of the Ascension) on the Bayswater road, built and endowed by Mrs. Russell Gurney as a place in which the wanderer through the busy streets of London can sit to rest and meditate. No services are ever held in the little chapel. A few seats are placed for the tired ones, but the whole beauty of the chapel lies in the walls. From ceiling to floor they are panelled with scenes from the life of our Saviour, beautifully painted by Mr. Shields, to whom, to the end of his life, it was a labor of love for fifteen years. At the door of the chapel are texts: "Is it nothing to you all ye that pass by," "Come ye apart and rest awhile." At the back there is another surprise, for the old graveyard of St. George's, Hanover Square, now a quiet, public square, lies behind. Here may be found the grave of Lawrence Sterne, among others.

* * *

CORONATION news fills the columns in the newspapers. Every detail is of interest, and the fact that the King and Queen will visit the Isle of Man as well as Ireland during the summer has thrown Mr. Hall Caine's fellow-countrymen into spasms of delight.

The Queen's efforts to keep Coronation materials all-British are much appreciated by manufacturers, and especially by the silk workers. The cloth-of-gold for the Coronation robes of the King and Queen is being made at the rate of two inches a day. The value of the threads of gold woven into the cloth-of-gold is greater, weight for weight, than a sovereign. The cloth-of-gold will be made into the Royal robes by the workers at the Royal School of Art Needlework, which has for its patroness, Princess Christian.

One of the most charming features of the Coronation festivities will be the great feast the King is to give to 100,000 poor school children at the Crystal Palace. Wild excitement prevails among the 800,000 children attending the Council schools, for no one knows yet who will be invited. Already the details are being arranged, even down to the fact that every child will be labelled to insure being returned to its proper destination if accidentally separated from its guardian. Enterprising newspapers are telling how many thousand buns and how many gallons of tea and milk will be consumed by these small guests of His Most Gracious Majesty, and it is safe to say that no part of the wonderful festivities will be looked forward to more largely and enjoyed more keenly than this gigantic children's party.

The first big dinner in connection with the wonderful Festival of Empire was given by the Sphinx Club this week. The Duke of Marlborough, the Earl of Plymouth (chairman), and other notabilities told the members, who include Canadians and Anglo-Canadians, all about the Festival, which is the first organized attempt to advertise the Empire properly. The Festival, which promises to be a brilliant success, was postponed on account of the death of the King.

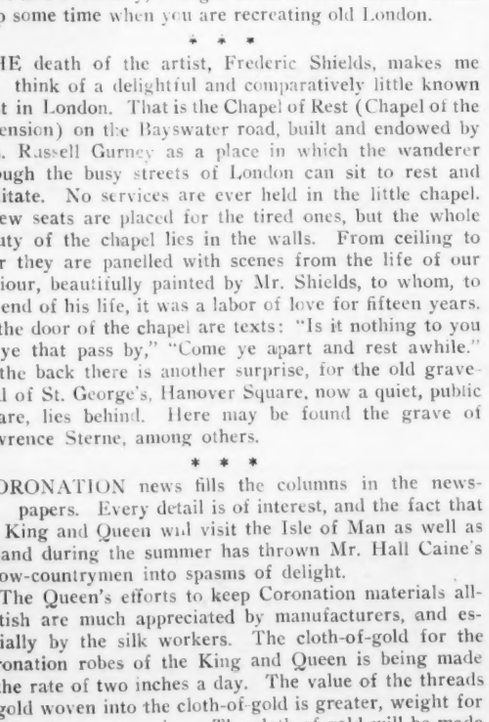
The Hospitality Committee expects to entertain about 100,000 guests from the Overseas Dominions. Famous London hosts and hostesses are lending their houses and promising parties of all kinds. The Lyceum Club, always to the fore in entertaining, is to give two Festival of Empire dinners during the summer. For some dates the hon. secretaries of the Hospitality Committee have already as many as five and six engagements booked, so it does not look as if the delegates to the Festival would find things dull at all.

* * *

FAR-SIGHTED people to whom money and time are no object, are already arriving over here to be on hand early for the Coronation festivities. Many people have their rooms already taken, and seats are being sold all long the route. The two great processions, one on the 22nd and one on the 23rd, will enable many thousands to see the wonderful sight, and there will be other enormous crowds to see the King and Queen go to the Guildhall and St. Paul's Cathedral.

The Coronation season really begins on May 16, when the members of the Royal Family, including the German Emperor and Empress, assist at the unveiling of the splendid Queen Victoria Memorial in front of Buckingham Palace, facing the Mall. It is said that King Edward was much disappointed at the length of time taken on the work, and repeatedly said: "I suppose I shall not live to see it finished," a prophecy which was unhappily fulfilled.

M. E. MACL. M.



GEORGE ALEXANDER AND ETHEL IRVING.
The well-known London theatrical favorites.

The Life of an English Schoolmaster

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IN the estimation of the general public the teaching profession occupies a very humble position. When we consider how much is involved—nothing less than the building up of the nation by the formation of a manly character—this attitude of mind becomes more incomprehensible. To a great degree the average schoolmaster is himself to blame.

However, these estimates roughly arrange themselves under two categories. If you regard the profession from the standpoint of an "outsider," you express your opinion in such phraseology as "what a jolly slack time you schoolmasters have!" With what remarkable unanimity does the humble usher hear the reiteration of that verdict!

On the other hand, if you speak as an "insider," your estimate is in many cases a totally different one from that of your friend, "the man in the street." The opinion of the average schoolmaster may be summed up in one short sentence. "What a beastly drudgery!" Now as an "outsider" who was once an "insider," I can without hesitation say, that both estimates are very much outside the mark. Schoolmasters very often have a harder time than most people imagine; and the only way for anyone to verify the accuracy of that assertion would be to try it for six or even three months.

It all depends on the man himself and the attitude of mind he assumes towards the profession, which for the time enables him to live. Regarded in the right way it is anything but a 'drudgery." Think of the innumerable occasions which lend themselves to the most ludicrous interpretations, the quick repartee of a colleague, the "funny slip" on the part of a boy, and best of all the loss of dignity on the part of the headmaster! Unless a man is entirely self-centred or is absolutely devoid of that faculty for appreciating such occasions when they arise, these incidents make life as a schoolmaster worth living. When fagged in the body or mind, the recollection of some incident of the day, acts as a tonic. Where the staff and boys are numerous, such incidents are almost of daily occurrence. I have known a colleague bring some "tit-bit" to the common-room for the edification of his brethren with persistent regularity at the end of every day.

Of all classes of individuals with whom a schoolmaster comes in contact, headmasters are invariably regarded as the least likely to be suitable subjects for the humorist. It is regarded almost as a sacrilege to attribute humor to a headmaster. Why it should be so, I have utterly failed to understand. Indeed, the situations which they unconsciously create are generally comic in the extreme. I have a clear recollection of one such occasion which had dire results, in so far as the Head was concerned. It was on this wise. Prayers over, the headmaster, in virtue of a complaint from a parent, proceeded to lecture the assembled school on the subject of behaviour in public. As a result of some rough and tumble play, indulged in by a few of the rowdier spirits on the way home, a cap was lost. This was regarded in such a serious light by the Head that he "went for" the school in no half-hearted way. Advice for the treatment of such offences was given in no measured terms or chosen words. With unwonted vehemence he prescribed the punishment for the cure of such accidental breaches of conduct, even to the employment of such pedomotive action as is permitted to a mule, in self-defence. Peremptorily he demanded that the culprit and the victim should stand and face the school. Instantaneously they obeyed, when, lo and behold! the victim, a big boy of fourteen, was distinctly visible to all, but the culprit was some time in making the exact locality of his presence known, he being one of the smallest boys in the school. Suddenly the room resounded with one tremendous peal of laughter. The same thought occurred to masters and boys alike. In utter bewilderment and confusion, the unfortunate Head dismissed the school. Such a scene beggars description; to be fully appreciated it must be witnessed with all its local coloring.

Never within my recollection did he again essay to speak extempore to the entire school.

Headmasters are often very punctilious in the matter of corrections. It is a very bad policy to make a big fuss over a trifle. I remember well an instance of a case in which the headmaster was himself caught napping, to the intense delight of everyone. He had set the class to mark the position of certain towns on an outline map of England. Hull was one of the places mentioned, and the position was accurately shown by nearly every boy. But to their utter astonishment the work was returned, with a thick blue line showing the position of Hull on the Wash! This was the work of a pedant among pedants. Assistant masters are but human, and the poor headmaster was not long allowed to remain in ignorance of his error. This particular headmaster was often unmercifully chaffed by the bolder spirits on the staff. His whole character was of such a curious blend—scholar and recluse—that even the more timid and fearful of his subordinates were tempted to "pull his leg." Such was the man, that one was irresistibly led to make him the butt of all sarcasm and the victim of any practical joke. Men of this description are to be met daily. One night I remember how the resident staff brought off a great feat and scored heavily. All the doors in the school house were closed punctually at ten o'clock; and no latchkeys were allowed. This arrangement necessitated one man at least remaining indoors every night; consequently they were never able to be out together. As this kind of childish treatment becomes irksome after a time, it was very much resented. Protests, however, were useless. Great therefore was the joy when one night the Head and his beloved spouse escorted one another to the letter-box close by. Little did they realize that their movements would be noted at 11.15. A hasty conference, a plan rapidly evolved and put into execution with an alarming alacrity. The too venturesome old couple returned, only to find the house in darkness and every door barred, and the staff having ostensibly retired for the night. They may never have been serenaded before, they may never be again; they were that night for nearly half-an-hour. Round and round the house trotted the unfortunate victims plaintively endeavoring to attract the attention of some watchful member of the household. Every effort seemed fruitless. In despair they adopted the plan of carefully trying to force an entrance through every possible means of ingress; and before long we had the unwonted spectacle of a dignified pedant vainly endeavoring to thrust his body through an aperture 18 inches square. Eventually the perpetrators, having enjoyed to the full this amusing episode of scholastic life, relented; an apparently very drowsy individual crept stealthily downstairs and unlocked the door. It was all taken in good part; and many are the occasions in after years when the Head recalled the incident, that we all joined in a hearty laugh. "All things come to those who wait"—even opportunity.

The spirit of keen rivalry which pervades two neighboring schools is invariably a sign that the foundations are solid. The desire to go one better is often more intense, certainly more obtrusive where games of football and cricket are concerned. Generations of boys have calculated their chances of selection as representatives of their school at annual encounters. In many cases it has been the one ambition; and a very laudable one it is too. The boy who desires to represent his comrades is generally made of the right stuff. But not only is this enthusiasm confined to a select few; it pervades the whole society to such a degree of intensity that even headmasters lose their balance of mind and preciseness of speech. Place yourself in an old quadrangle of an ancient foundation, whose walls are covered with the ivy growth of generations. Imagine your fellows endeavoring to rise to the occasion on a far distant cricket ground, struggling for the supremacy of your school, straining every nerve to wipe out one at least of a long series of defeats. Imagine the little band gathered there, anxiously awaiting the telegram which shall relieve the tension. Soon their respected Head comes to announce the welcome news that at last victory is theirs.

But there is a Didymus among that faithful crowd. "Is it true, sir?" says a piping voice. "Yes," comes the answer. "But is it really true?" persists the dubious one. Again comes the stern reply: "Of course it is, boy, don't I know the handwriting?"

It is such episodes as these which make life as a schoolmaster anything but a drudgery. If a headmaster never did anything else, he has in this proved himself worthy of his hire. So I look back to the day when a headmaster first offered me "£30 a year and the run of my teeth," as he put it, reflecting that even headmasters have a mission to fulfil in the scheme of the universe. They are but very human, in spite of their assumption of dignity.

When the newly married say that "they are quite happy together," it simply means that for the time being they are less bored, when alone together, than when in the company of people who are indisposed to grant them more than elbow-room for their egotisms.



A WASHINGTON COUNTESS.
Countess L. Von Bunstroff, daughter of the German Ambassador to the United States, is about to marry Count Poartal, an attache of the Embassy, and Washington society is very much interested.
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Old Friends and New



Segovia and Madrid.

IT sings to me in sunshine,
It whispers all day long,
My heartache like an echo
Repeats the wistful song:
Only a quaint old love-lilt,
Wherein my life is hid—
"My body is in Segovia,
But my soul is in Madrid!"

I dream, and wake, and wonder,
For dream and day are one,
Alight with vanished faces,
And days forever done.
They smile and shine around me
As long ago they did;
For my body is in Segovia,
But my soul is in Madrid!

Through inland hills and forests
I hear the ocean breeze,
The creek of straining cordage,
The rush of mighty seas,
The lift of angry billows
Through which a swift keel slid;
For my body is in Segovia,
But my soul is in Madrid!

O fair-haired little darlings
Who bore my heart away!
A wide and woeful ocean
Between us roars to-day;
Yet am I close beside you
Though time and space forbid;
My body is in Segovia,
But my soul is in Madrid!

If I were once in heaven,
There would be no more sea;
My heart would cease to wander,
My sorrows cease to be;
My sad eyes sleep forever,
In dust and daisies hid,
And my body leave Segovia—
Would my soul forget Madrid?

—Rose Terry Cooke.

A Fair Florentine.

SHE hath eyes that shame the night,
Deep and mystic, dark with doom,
Rich in thought alive with light
When the passion flowers bloom.
And her lips are scarlet red,
Mute and motionless, and calm,
Till a score of kisses shed
Love's elixir on their balm.
Soft and silky is her breast,
Tranquil as a virgin rose.
Now to rock in wild unrest,
Like an ocean in its throes.
Bella, Bella,
Graziella,
Queen where Arno's river flows.

She hath locks of darkest dark,
Brow of snow, and lace of fire;
Tuneless is the singing lark
When she strikes her silver lyre;
Arno's speech is not as sweet
As the music of her voice
When she runs to meet and greet
The Bernardo of her choice.
Myrrh and oleander dells
Bloom with beauties rare to see;
Yet within their shadow dwells
Not a fairer nymph than she;
Bella, Bella,
Graziella,
Heart and Heaven throb for thee.

Florence hath more stately dames
Garbed in silk and decked with lace,
But they lack the living flames
Sweeping o'er her cherub face.
Plain-robed lassies often are
Each a more bewitching prize
Than the blue-veined proudest star
Gleaming from palatial skies.
Viva Bacco! Tap the cask!
We will drink this health of thine
With a bumper from a flask
Of the ruddy Tuscan wine,
Bella Bella,
Graziella,
Maid of maidens, Florentine!

—Eugene Davis.



THE APOSTLE OF LABRADOR.
The latest picture of Dr. Grenfell, who returned a few days ago from a visit to England.
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SOCIETY

MR. and Mrs. George P. Reid announce the engagement of their second daughter, Miss Edna Caroline Reid, and Mr. Roy Nordheimer, only son of Mr. Nordheimer of Glenedyth.

Mrs. Balfour, of Cottingham street, sailed on the Lusitania this week for England.

Mrs. Robert O'Hara has been spending some time with her son, Geoffrey, at Bound Brook, N. J., where he has had a trying illness. She hopes to come back to Canada with her son in June.

The marriage of Mr. Louis Monahan and Miss Beatrice Webster is to be celebrated in October.

Among the various jolly entertainments fixed for last Friday (17) was a large tea given by Mrs. Perry in McConkey's suite, for her two daughters, May and Irene, who received the guests with her in the Turkish room. Mrs. Perry looked well in pale grey with toque to match, and her daughters in white with bouquets, the elder carrying lily of the valley, and the younger a huge cluster of violets. Beyond in the Nile room the crowd was dense and also about the truly Hiberian table in the rose room, where tea and goodies were served. A beautiful gold basket of lilies and ferns centered the tea table, and in front of the flowers leaned an Irish harp of green and gold, wreathed with shamrocks. The St. Patrick's day touches extended to the dainties which were rather more elaborate than usual, and very nicely served. The ices, moulded in shape of potatoes, having brave little Irish flags of green and gold floating over them, and the sandwich being cut in the trefoil shape. A clever little orchestra played Irish airs as the guests arrived and afterwards some bright new music. Mr. Frank Clegg being one of the trio. Several hundred ladies enjoyed this tea, and among the dainty waitresses were Miss Mary Hanna, Miss Isabel Symons, Miss Mania Hambourg, Miss Rita Dunbar, Miss Janet Barclay, and several other girls recently added to the circles of society, Miss Stone being a particularly deft and attractive one. The rooms were handsomely decorated with white flowers and foliage.

The marriage of Miss Laura Moss, niece of Sir Charles Moss, who has made quite a success of journalism in Buffalo, and Mr. Hiram Green also of Buffalo, was very quietly celebrated in St. James' Cathedral at 2.45 o'clock on St. Patrick's Day. Miss Moss came over on Thursday and was married from her uncle's home in Jarvis street, a family party witnessing the ceremony, which was performed by Canon Plumptre, assisted by Rev. Mr. Macintosh of Buffalo, a friend of the groom. There were no attendants and Sir Charles Moss brought in the bride and gave her away. Immediately after the ceremony Mr. and Mrs. Green and Mr. Macintosh returned to Buffalo, where the young people will in future reside. The bride wore a deep blue suit with wide Irish lace collar and a soft hat of seal fur.

Mr. and Mrs. Jack Sweatman and Mrs. Piper are back from the South. Mr. E. R. Howland, C.E., has gone to New York. Miss Doolittle, 619 Sherbourne street, is visiting in New York. Mrs. Harold Howe is visiting her aunt Mrs. Greene in Parksburg, West Virginia. Mr. and Mrs. George B. Shaw are in California. Mrs. and Miss Aileen Larkin are in California.

A very interesting and entertaining lecture was given at Trinity on Saturday last by Mr. John A. Paterson, R.C., M.A., on Oliver Goldsmith and Samuel Johnson, two of the British essayists included in the Lenten course. Mr. Paterson's word-pictures of the gentle Goldsmith and the emphatic Johnson, found much favor with the audience, and the lecturer gave several of the historic retorts of Johnson to his satellite Boswell in a most amusing and cleverly dramatic manner. A good many laughs were accompaniments of this lecture, after which the usual tea was served, both in hall and private snuggeries. The Provost and his sister Mrs. Fleming received in the rooms of the former. Among those taking tea with the Provost were Mr. Paterson, Dr. and Mrs. Boyle, Canon and Mrs. MacNab, Prof. Ferrar Davidson, Miss Playter, Mrs. and Miss Vander Smissen, and a great many others, the pretty library being crowded. The lecture this afternoon will be on Charles Lamb, by Professor G. A. Stevenson, M.A., Edinburg, of the University.

A gloom was thrown over many a happy coterie last week, by the sad and sudden death of Mrs. Fred Waldie, formerly Miss Frances Heron. Mrs. Waldie, as girl and matron, was one of the most attractive in her circle, and her loss is felt very keenly by them. She was a granddaughter of Hon. George Brown, and daughter of the late Major and Mrs. Heron, so well known in Ottawa.

Toronto friends were sorry to hear of the death of Miss Constance Cameron in London, England, on March 11. She was only daughter of the late Hector Cameron, K.C., of Toronto.

Mrs. W. H. Mara's teas at her pretty home in Rathnelly avenue, were charming mid-week events of last week on Wednesday and Thursday. The hostess received in a smart black and white gown, with violets, and was assisted on each day by an attractive party of girl friends. The table was decorated with pink roses and daisies, and the reception room with pink tulips artistically arranged.

Mr. and Mrs. Lally McCarthy are back from England. Mr. J. Kerr Osborne has sailed for England where his wife and family have spent the winter. I suppose Miss Margaret Osborne will soon be making her bow to society as she is getting on to the regulation age. Owing to her asthmatic tendency since a child, Miss Osborne has been obliged to spend most of her youth away from Canada, and Toronto is comparatively a strange city to her. Mr. H. C. Osborne is also in England.

Mr. and Mrs. T. Alfred Jones of Haileybury are spending a short visit in Atlantic City, and their friends had a glimpse of them *en route* last week.

Miss Wornum is sailing by the Royal Mail Packet from New York to England, via Bermuda. This is an extension of the usual route, and is made on account of the increased rush to England for the Coronation. A stop-over at Bermuda should be a very pleasant addition to a cross-ocean trip.

Mr. and Mrs. Ralph King are among many Torontonians at present in California. Mr. and Mrs. Alexander Laird are in Georgia.

Mrs. Edward Jones and Mrs. Winn will take their usual trip to England this summer. Mr. Gordon Jones is there now.

Rear-Admiral Kingsmill was in town last week. Mrs. Kingsmill (Constance Beardmore) is coming up on a visit to her parents, Mr. and Mrs. Walter Beardmore.

A great many strangers are in town just now, and in the throngs at the various openings one catches sight of familiar faces, "just in town for a day or two," or far too busy to even 'phone their best friends, for what is a best friend in comparison with an Easter outfit? Some of the prettiest of the new hats and smart gowns will not be worn by Toronto *mondaines*, but will distract the devotions of congregations in smaller towns east, west and north of us on Easter-day.

On Monday, the Ontario House voted thanks and farewell blessings to His Excellency, Lord Grey, and voiced the unanimous feelings of the country that Lord Grey has never spared himself hard work and hard thinking in the service of the Dominion. Full of vital energy and of quick mental grasp, it has probably been as much fun for Lord Grey to mix up with near and remote interests in Canada as it has been good for our country to have him do so. His Excellency does not say good-bye to Canada officially until September, but the Legislature has to be ready betimes with its farewells on account of not being in session later on.

Mrs. Norton of Sherbourne street and Mrs. H. Howard Shaver of Clarendon avenue are in Atlantic City.

Mrs. Vincent Greene has gone to London on a visit of some weeks. Mrs. Greene has been laid up with a serious attack of grippe for several weeks. It is hoped her native air will quite restore her.

Miss Kathleen Parlow and the Symphony Orchestra filled Massey Hall with a critical audience last week Miss Parlow is a very tall slight maiden, who might be a sister of Brenda Smellie, the resemblance being very noticeable between the girls. Her simple little gown of white charmeuse was short, showing her slim slippered feet, and banded at the knee with rich medallions of white embroidery. Her girlish arms were half-veiled in white net sleeves, the net also forming the guimpe with Dutch neck. A very unobtrusive little frock, a softly brushed back head of fair hair, a clean-cut profile, and wonderful artistic power, such was Kathleen Parlow, the Calgary girl who is winning notice everywhere for her violin playing. Two bouquets, one of white carnations and the other of pink roses, were sent up to her during the concert.

Miss Kathleen Hungerford has returned from a visit to friends in Goderich.

Mrs. D. B. Hanna is giving a house-warming tea next Friday at her fine new home in Castle Frank road. The new place is named Thornliebank, and will add another centre of genial hospitality to its neighborhood. Miss Mary Hanna, who came out last fall, is to receive with her mother in her new home, and in the evening some of the young folks will join the girls assisting in the tea-room for an informal dance.

Mrs. Franklin Macfarlane has gone to Texas on a visit to her family.

One of the post-Lenten weddings will be that of Miss Lola Powell, of Ottawa, one of the prettiest of many pretty girls at the Capital, who is to wed Captain Eric Montague Seton Charles, of the Royal Engineers, Dublin, on April 30. The ceremony will take place in the Anglican Cathedral at Ottawa.

Mrs. Heming and Miss Marion Heming of Hamilton are the guests of Mrs. James Noxon, 72 Madison avenue.



A HAWAIIAN PRINCESS.

Miss Annie Graham, whose grandmother was a member of the Hawaiian royal family, is about to marry Jay Gould. The wedding is set for the end of next month.

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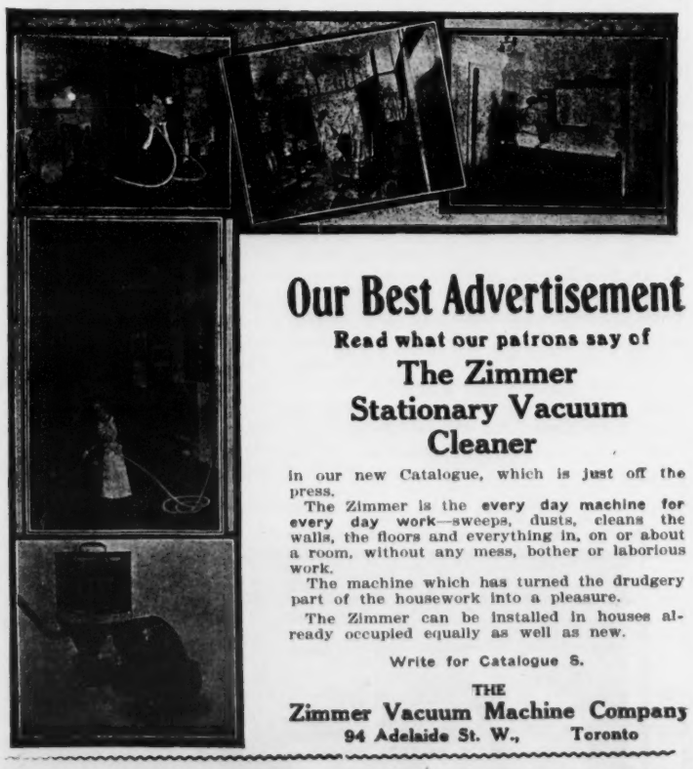
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A woman may not really be able to love more than one man at a time, but she certainly can make a good bluff at it.

SOCIAL AND PERSONAL

THE engagement of Miss Ida Mary Monahan, fourth daughter of the late Mr. Stephen Monahan, and Mr. William Douglas Balfour, of Vancouver, second son of the late Speaker Balfour, of the Ontario Legislative Assembly, is announced. Their marriage will take place during the coming summer.

The death of Mr. Thomas Dawson Delamere of Heath street, Deer Park, which occurred on the 17th, was unexpected, although he had not been in his usual health for some months. Mr. Delamere was esteemed and loved by a very large circle of relatives and friends, and his loss is sincerely regretted. He was a man of the old school, courteous and refined, and during a long and useful life in Toronto had made and kept many warm friends. His wife (born Bickford, of Gore Vale) and a charming family mourn his loss. Miss Beatrice Delamere, who recently made her debut as a concert singer with much success, is the eldest daughter. Sincerest sympathy is extended to Mrs. Delamere and her family in their bereavement.

Mr. and Mrs. Jack Dixon are in Atlantic City. Mrs. Dignam has gone to New York *en route* for The Hague. On Monday, *pour dire bon voyage* to her, a number of her friends assembled in the New Galleries at the tea hour, where they presented her with flowers and heard her clear and able remarks on the aim and progress of the Woman's Art Association, of which she is the president. Hearty good wishes were offered by everyone, and many hopes of welcoming her back in the fall.

Colonel and Mrs. W. A. Grant have gone to England on the Virginian. Mrs. Bosworth of Montreal and her aunt, Miss Birchall, sailed for England this week. Mr. and Mrs. Stephen Haas have returned to town.

There will be a couple more of the Twilight Musicals which have been so pleasant an occasion for reunions on Wednesdays during the season at the New Galleries. Last week Mrs. Mackelcan sang a lot of Irish songs, and this week Mrs. Tyrrel was the hostess. Miss Brodigan has had a great deal of work in connection with these afternoons, and all her friends have most kindly given their services to make up her programmes.

Mrs. Petman (Clara Foy) has been seriously ill of blood poisoning, her physicians being very anxious on Saturday and Sunday, but the little lady made a wonderful rally, and at mid-week was doing well. Mrs. Petman is with her mother, Mrs. John Foy, 40 Bloor west, and is, naturally, convalescing under most unremitting care.

I am told of an engagement which the lady won't let me announce formally, which will unite two well-known Catholic families, and two very popular young folks.

The Madame Sherry audiences have been large and enthusiastic this week, and the gay little opera has many admirers. It has already been made very familiar to the social world by its catchy dance music, and not a young man about town but could whistle "Every Little Movement" months ago.

Mme. Bivert, with the patronage of Lady Moss, Principal Hutton, Prof. and Mrs. Ramsay Wright, M. and Mme. Rochereau de la Sabliere, Mr. Bell-Smith, etc., will give a *Causerie et Declamation Musicale* at the Woman's Art Galleries, 594 Jarvis street, on Monday, March 27, at 8.15, on Victor Hugo's dramatic masterpiece, "Hernani," preceded by some of the best numbers of her classic repertoire. Miss Josephine Scruby and Mme. Bivert will sing.

Mrs. Moodie of Hamilton announces the engagement of her daughter, Miss Alexandra Cameron Sutherland, to Mr. Charles Germain Rally of Schenectady, N.Y. Their wedding will take place on April 19.

A couple of very pretty dinners for young people have



MISS GRACE BRYAN.
A younger daughter of William Jennings Bryan. Her engagement has just been announced from Lincoln, Neb.
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varied the monotony of Lent during the week. At one of them the decorations of the table were entirely of shamrocks arranged in shells of Belleek china, the dinner having been arranged in honor of two Irish visitors. The effect was particularly dainty and attractive, and was not spoiled by further elaboration.

By a recent shifting about of military commands, Colonel Hemming is coming to Toronto, and Colonel D. D. Young of Kingston is placed on the retired list.

The very much lamented death of Mrs. George Warwick at her residence, 178 St. George street, has cast a gloom over her large circle of friends, all of whom were fond of the large-hearted and bright woman who has gone to her rest at the early age of 39. Her husband and young family have great sympathy from scores of people who feel the death of Mrs. Warwick as a personal loss. The deceased lady was a Miss Murphy of Ottawa, and some of her family arrived in time to see her before the end came. As wife and mother she was a model of all that is best, and her sweet and happy nature made her very popular.

Several girls' luncheons have been given this week, one particularly nice being that given yesterday by Mrs. Alexander of Bon Accord, for Miss Donald, Mrs. Strathy's guest from Scotland.

Since their resumption after the interruption on account of the Armouries being in use for the Motor Show, the Saturday indoor baseball games have gone with great vim. Last Saturday's games were particularly well contested, and aroused much enthusiasm.

Mr. Brouse entertained at dinner on Wednesday evening. Colonel and Mrs. Sweny of Rohallion gave a young peoples' dinner on Thursday evening. Mr. George Beardmore gave a small dinner at Chudleigh last Saturday for Admiral Kingsmill.

There will be no reception at Government House next week, as His Honor and Mrs. Gibson are going to Kingston to attend the assault-at-arms at mid-week.

On Tuesday afternoon the U.E. Loyalist Association had tea with Colonel and Mrs. Hamilton Merritt at the Military Institute. Mrs. Merritt received the guests in the ladies' room, where tea was nicely served. The decorations were in red, very fine carnations being massed on the tea-table, and the same flowers used about the room in the mess silver.

Mrs. W. Ogilvie Watson, of Santa Monica, Cal., is visiting her mother, Mrs. J. L. Spink, at 150 Albany avenue.

The Government House party attended the charming presentation of "Madam Butterfly" at the Alexandra last night.

Miss Jean Graham, who has been quite seriously ill this winter, is going for a month to Preston Springs, and will stop at the Kress. She leaves next week.

Mrs. Hogaboom of Hazleton avenue and her daughter have gone to England and will spend some time there. A married daughter has settled near London, and Mrs. Hogaboom will be with her for a long stay.

Mrs. W. Galbraith has been enjoying a trip in the South, and was in New Orleans for *Mardi Gras*.

Mr. J. R. Strathy has been in the South of France, and saw the battle of flowers at Cannes last month.

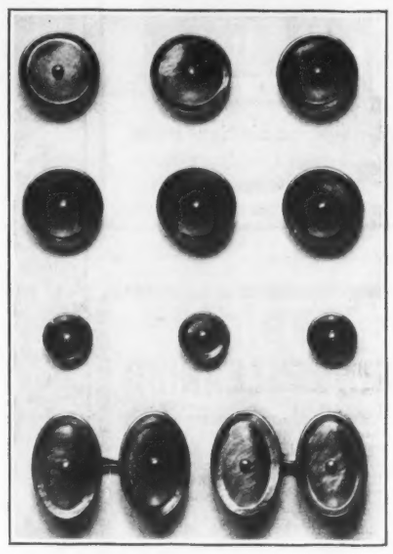
Mrs. W. H. B. Aikins received yesterday (24th) for the first time in her new house, 134 Bloor street west.

Mrs. D'Arcy MacMahon of Ottawa is at Pinehurst, N.C. Mrs. Wallace Nesbitt, Mr. Justice and Mrs. Teetzel and Mr. and Mrs. Mara are at Campden, S.C.

Sir William Mackenzie and Judge Phippen got back from Winnipeg this week.

Mrs. J. B. Maclean, who has been for weeks an invalid, is slowly regaining strength. Her sister, Miss Slade, has spent the winter with her at the King Edward. Colonel Maclean is home from the South.

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DIANA'S LENTEN DIARY



By PINCE NEZ.

SUNDAY.—To-day the doctor allowed me to go out for a walk directly after luncheon (dinner!). I started alone, but presently met Anthony Fell, who is a great chum of my brother Charlie. Anthony Fell is the only one of his family in town, the others are down south at the Ponciana. They have been writing constantly and seem to have all the gossip of their colony at their finger ends. Charlie said they told him all the flirtations and scandals and quarrels and accidents of all sorts that have happened there this winter. Among other things, that James Grand is devoted to a rich Southerner. I asked Anthony a great many questions, but he never said a word about that flirtation, so at last, as we were getting near home, I said carelessly: "Is Mr. Grand there, too?" "Oh, yes, and likely to stay until the weather gets too hot. I don't think, from what I hear, that he wants to move. They say he's caught at last, and you know he was a pretty hard one to corner. I don't really think he's trying for an heiress, but he may as well have one, if she's willing!" And Anthony laughed like a hyena. What Charlie sees in that boy I can't make out.

MONDAY.—The rector tells me that next Wednesday is *mi-careme*, and says it is quite true that abstainers relax on that day. As I am not abstaining from meat any more, I have a mind to send for a box of chocolates. But that seems rather childish. If it were not for that rich Southern girl, I know what I should do; write a nice long letter to James Grand.

TUESDAY.—Dear me, what a lovely time they do have down south. Here is what James Grand writes to Charlie of one day's programme: "First thing in the morning, a game of golf between 8.30 and 10.30, then to the beach for a swim, sun bath on the sand, then to the swimming pool for some diving, then dress and go over to the Breakers for band concert, between 12 and 1.15, then back for luncheon, after that a launch party or some other excursion, back at 4.30 for tea in the cocoanut grove, then it is time to dress for dinner. Every evening there is a dance or a cake-walk, and before you notice, 12 o'clock!" And me here, in blizzards, keeping Lent! I don't quite see where he has time for a very terrible flirtation, but I suppose it is between ten and twelve at nights. And they say the southern night is very sentimental.

WEDNESDAY (Mi-Careme).—I thought this morning that I'd just write a few lines to James Grand, anyhow! Then I thought I'd write a long letter, and explain why I had not been nice to him before he went away. So, I got out my pen and paper and wrote the nicest kind of a letter, and told him how terribly lonely I'd been, through trying to deny myself in Lent, and about *mi-careme*, and how I had indulged myself writing to him, and how I hoped to see him at Easter. (I am so afraid he'll stop over in New York for Easter.) Then I locked the letter in my desk, to read over again and tear up, for of course, now he is caught by a rich Southern girl, I'd never on any account send it. I never could bear Southerners myself, and I don't see what—but then, there's the money. She must have a lot to be called rich over there—millions probably. I shall go to church this evening and bring the curate home to supper, because he can eat supper on *mi-careme*.

THURSDAY.—The curate and I had a long and serious talk last night. I told him I was not satisfied and found life very dull, and he said that the unsatisfied soul was the growing soul, and that I must fill up my time with work for others, a most satisfying act. So I am going to be a church worker, and to-morrow I am going to see some poor people. There is a girl who is ill, and the curate says he thinks I could do something for her. I'm sure I don't believe I can, but I'm going to try.

FRIDAY.—I am completely worn out. I went to see that poor creature, and she has such a cough, and is so thin. She was going to be married, and her young man was killed accidentally by a live wire. She says what's the use of trying to get along without him, and then she coughs more than ever. Something came over me, and instead of telling her pleasant things, I began to cry. I knew I never could be a good visitor to the poor, but strange to say, that sick girl said I did her good, and asked me to come again. She says she's sick of being told to look on the bright side, and that I'm the first real sympathetic lady who has come to see her since her trouble. But I wasn't really so sorry for her. It seemed cowardly to me to lie in bed and make such a lot of work, when her mother has so much to do. I cried because the idea of losing anyone one really truly cared for seems so horrible to me, and I don't believe I was even thinking of her.

SATURDAY.—Auntie says I mustn't go and see any more poor people, just because crying gave me a headache last night. Charles said he thought I was spoiling my temper over them, just because I abused Anthony Fell. He got me a box of chocolates, and was quite cross because I wouldn't eat them in Lent. He said quite a nasty thing; I can't understand Charlie! He said: "First thing you know, you'll get into trouble with your Lenten self-denial. Aren't you satisfied with driving a good friend out of town," and he flounced off to bed and never even said good night. It is hard to be misunderstood and abused when one is trying to do one's best! To day I have read six meditations, and gone to an organ recital, but nothing did me any good.

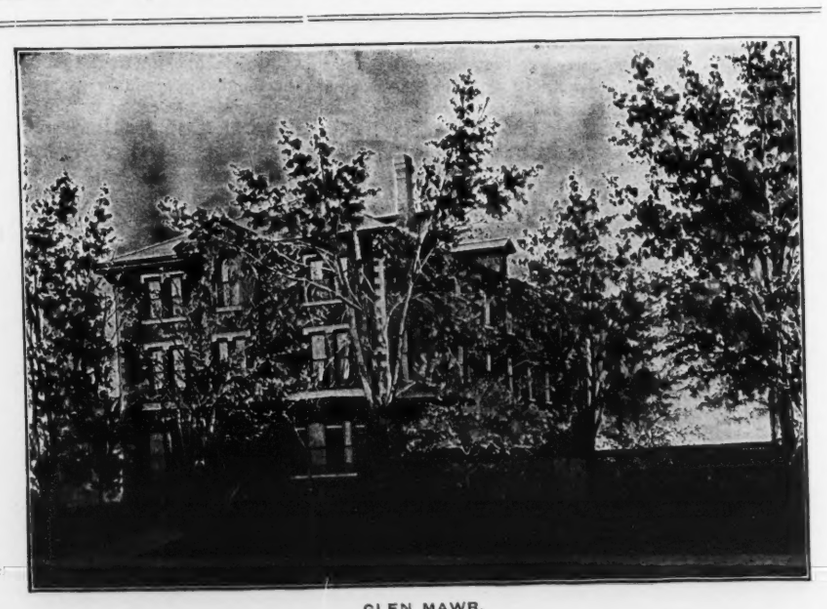
Mrs. Lafayette Young, of Iowa, is well known as one of the most efficient of aids to her husband. When the now famous editor was publishing a country weekly in Western Iowa, his wife used to help him. She conducted the paper during the ten years Senator Young served in the State Legislature. Mrs. Young has always written much for her husband's papers. Besides being active in society, she has traveled considerably both in this country and abroad. Senator and Mrs. Young have three children, one daughter and two sons, all grown. The daughter and one son are married.

Several Ladies' Colleges and Schools and Their Principals

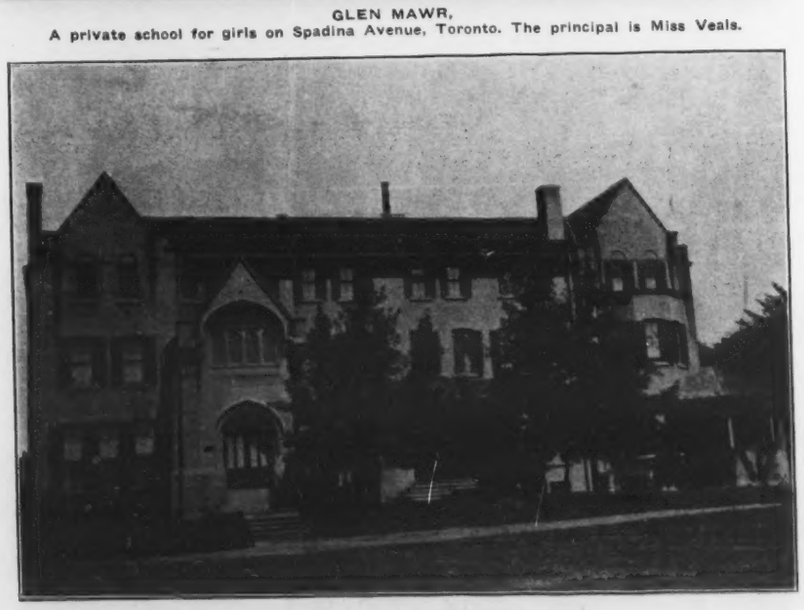
(*Continued from page 25.*)



MISS CARTWRIGHT.
Formerly of Oxford. Miss Cartwright is now Principal of St. Hilda's College.



GLEN MAWR,
A private school for girls on Spadina Avenue, Toronto. The principal is Miss Veals.



ST. HILDA'S, TRINITY.
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Bulk tea grows old and stale rapidly. It cannot escape deterioration.



in air-tight packages only, retains its plantation flavor.

A Pound Package Makes 200 Cups.

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We are prepared to thoroughly renovate and freshen all carpets, hangings, curtains, drapes, etc., and we are not only moderate in charge, but do the work quickly.

We have branches and agencies in all principal towns and cities.

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Cleaners and Dyers, Toronto.

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My Valet FOUNTAIN THE CLEANER

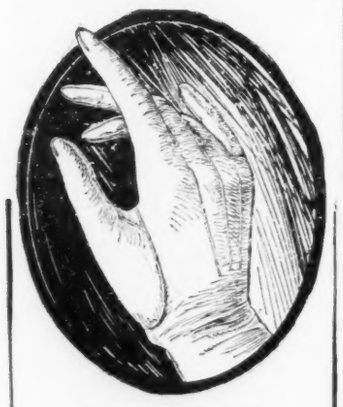
GASOLINE VERSUS ROSES

You step out on a dancing surface and whirl away into what? As a rule it is a combination of delicate perfumes struggling against the odor of gasoline from home-cleaned gloves. Why not phone Fountain the cleaner, Main 5900, and have them thoroughly cleaned without a trace of evidence as to the method. We also renovate feathers, delicate laces and trimmings, scarves, and all requisites of dainty apparel.

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A glove that is too tight in some places and too loose in others will wear out much faster than a well fitting glove.

FOWNES GLOVES

have a world-wide reputation as gloves that fit. The skin is stretched, cut and stitched so that each glove gently clings to the hand without unduly binding it.

Generation after generation of expert glove makers have carried on the Fownes reputation—for 133 years. Today Fownes gloves are sold in almost every civilized nation.

They are sold under their *own name* which is stamped on the inside;—a name worth looking for.

"It's a Fownes—that's all you need to know about a glove."

FEARMAN'S HAMILTON

Star Brand BACON

is the best Bacon



THE tunic at just this minute seems to be taking on drapings and it may be that the tendency will ripen into something like the ancient overskirt with its plaits and folds, its wrinkles and upgatherings. Women who remember the overskirt's reign recall that along with it went a necessary bouffantry at the hips that was becoming only to girlish figures. That anything like that will return at this time, or very soon, is most improbable. It would take a good many seasons, if not years, to displace the present long, straight silhouette for anything less graceful. For at their best the present styles are full of grace, and it is a grace that may be adapted to any figure. All materials are so soft and supple that even panniers, that once stood out independently of the lines of the figure, would now, cut in the some way, fall limp. All the overdresses, whatever their kind, are of transparent materials if they make any pretensions to smartness. One of the popular ideas is the use of coarse net over embroidered or beaded chiffon or other thin fabric, and sometimes the net is so very coarse that it is hard to define the outlines of the meshes and of the pattern on the fabric under it.

* * *

A HANDSOME dinner gown with a draped tunic was seen recently. It was of mist-gray satin, the satin making the perfectly plain skirt. The tunic was of black net, embroidered richly with silk, steel and jet beads. There was a sort of bib shape to the waist, the bib having bretelles that crossed the shoulders. Heavy bead fringe outlined all the edges, dragging the tunic and its draperies down into the longest possible lines. From under the bib-shaped corsage there came an under-bodice of silver embroidered white net. This had kimono sleeves and the tucker was lined with pink tulle to give a flesh tint. Not all the girls know yet that a transparent net or chiffon yoke or tucker that has to have a lining will appear unlined if flesh colored chiffon is used under it. But the chiffon lining must be brighter than it is to appear from the outside. Quite a bright chiffon appears like flesh color under a fine close mesh net.

* * *

HERE it is, the trouser skirt that has stirred two continents and shocked even the case-hardened nerves of the Paris police. Someone who wanted to be witty named it "the militant mothers' trousers," and the title seems appropriate. Perhaps matter-of-fact makers of fame and fortune who have been flaunting the style at their spring openings have some appreciation of humor, and are giving a sly dig at militant vote seekers among their customers by suggesting appropriate raiment for them. At any rate, whether the trouser skirt is a joke or not, it is certainly here, and we shall see what we shall see—whether the buyers of dressmaking departments have counted on woman's full appreciation of the arrival of her long-deferred privilege to wear trousers.

* * *

LOBSTER shade is replacing the vogue of coral. A big loose bow of material like the garment back of it is the latest addition to the lower part of the tunic. It is usually placed at the bottom of one side and helps to weight the thin material desirably and drag it into correct line. An odd costume worn at a big bridge party the other afternoon had a dull rose colored skirt which was perfectly plain, and above it there was an apple-green tunic with one of the big loose tied bows at the side. The waist was a mere pair of soft bretelles crossing the shoulders at each side and leaving a wide open space as far as the lifted waist line. Across the bottom of the space there was a crushed band of dull rose color like the skirt. The entire upper part was of transparent net. A dark red rose was tucked into the girdle, and in the hair there was a fillet of green like the tunic. A black lace scarf, long and wide, ending in tassels, was worn throughout the afternoon.

* * *

BLACK AND-WHITE in all departments of the wardrobe is having a wonderful run. In spite of the great modishness of the blend last fall and this winter there is an appearance now of a still greater vogue throughout the coming summer. But many of the black-and-white costumes are touched with vivid color in some way, and the more original the note of brilliancy the better it is liked. It is fortunate, possibly, that winter is so near an end, for if it were to go one for another two months there is no telling where the growth of the muff would end. One met on the avenue the other day was not only wide enough to take in the arms nearly to the elbows, but it rounded down until it was within a few inches of the hem of the skirt.

* * *

THE English, true to their "spats," are wearing black patent leather street shoes with overgaiters in the color of the gown. And they are also wearing again black boots with white doeskin "spats." A handsome black boot with a dark-colored gaiter that matches the skirt and a stocking that is the same tone as the gaiter are always in good taste, but the white gaiter is worn for too evident effect and few women admire it. Some of the most beautiful evening slippers are so delicate and exquisite with jeweled ornaments that they are not far from being as fragile as Cinderella's glass slipper which the fairy godmother furnished her.

* * *

THE great variety of silk and wool mixtures brought in for the spring offer a wide choice for handsome street suits. The old-time poplins, crepons and a host of other familiar weaves, all of surprisingly thin texture and light weight, are offered in all the colors that the rainbow tints lend themselves to. Jacquered effects and other brocade designs figure largely in the new weaves of silk and wool, and of all silk and of cotton and silk. Some of the new foulards, sprinkled with designs of one kind or another, are traced with self-colored Jacquered patterns of an arabesque nature. When there is a border that goes well with the combination of designs the result is lovely.

* * *

WHERE beads are not employed on the smartest waists, there is often an introduction of clumps of outlines of French knots to simulate beads and they imitate beads so cleverly that one often has to touch the embroidery to be sure what the work really is. The Ramchunda waist is the latest thing among smart blouses. Such waists, with the characteristic East Indian patterns and colors, were seen a decade or more ago and took like wildfire, and they are promising an equal vogue now. In the peasant or kimono waist the odd patterns are especially at home. The waists are white at the lower part and the neck, while the body part and half of the sleeves are of the East Indian pattern in lovely blends of Oriental color. There are combinations of red, blue, black and white; green, blue and black; tan, green and black, etc., or blue and white, red and white, etc. The stocks and sleeves have lace collars and cuffs, which are edged with black satin and there is a narrow black satin tie or bow. The Byron collar for girls is back in stiff linen, embroidered or plain. The embroidered collars often have a cape effect at the back. Detachable soft Madras turnover collars at the collar counter offer conveniences for the outing waist. These collars at their best have eyelets for the brooch or are held together at the bottom of the outside with a tape which has a button at each end. These button into the bottom of the outside turnover and hold the sides together.

* * *

FICHUS and sashes and scarfs are the present hallmarks of the lingerie frock. Feathers are slowly coming back to the coiffure. The rhinestone bandeaus are beginning to have ostrich plumes—often uncurled—standing up at one side. Now and then they curl backward. The little silk or satin flowers that have been used all winter, and that most of the girls have learned to make, are used not only on the little evening gowns, for hair bandeaus, to decorate waists, etc., but are often put on the slippers to give a harmonizing touch between shoe and gown. The dahlia bow is the newest of its kind. It succeeds the Japanese bow which has had such a sway, the windmill bow which came but did not stay long, and the rose bows that have been more or less faithful imitations of the flower. The dahlia bow is made of a multitude of little loops and is of the rosette character which the flower suggests.

* * *

WOMEN who have old lace coats and jackets laid away for many years may bring them out now with the full assurance that only a little ingenuity will be needed to bring them up to date. All kinds of lace are being used, so that one need not hesitate for fear her lace will not be modish.



Toilette of lavender satin overhung with royal purple marquisette and silver Venise lace.

DRESS SUGGESTIONS FROM VOGUE.



Aqua-marine wool crepe with suspender bodice over blouse of black Tuxedo net over white.



Raven's wing armure with broderie Anglaise and original dado outline on skirt.



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It costs no more than inferior grades and our reputation is behind it.

Packed in 1 and 2 pound cans only.

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Up-to-date people on five continents are wearing them.

It has no equal for keeping the skin soft smooth and white at all seasons.

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BEETHAM'S LAIT Larola

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Ask your Chemist for it, and accept no substitute.

It entirely removes and prevents all Roughness, Redness, Irritation, Chaps, etc. Invaluable for preserving the skin and complexion from the effects of the frost, Cold Winds and Hard Water.



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Singers, preachers, lecturers and other public speakers keep their voices clear and strong by using

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MADAME TETRAZZINI, writes:

"I thank you for the boxes of Pastilles sent me, which I find excellent and efficacious".

Similar testimonials have been received from all classes of professional men and women, and from nearly every civilized land.

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Let our driver leave a trial loaf to-day—then watch the children go for it.

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CONTAINS NO ALUM

COSTS NO MORE THAN THE ORDINARY KINDS

As we have already announced, Her Majesty the Queen has honored Messrs. Reville & Rossiter, Limited, of 15 and 16 Hanover Square, London, with the Royal Command to carry out Her Majesty's Gowns for the Coronation, and the various Courts, to be held during the present year.

The Queen has further ordered that only British-made material shall be used in their construction, and in obedience to this command the above firm have commissioned Mr. Warner, of Braintree, Essex, and other English makers, to manufacture the silks, satins, velvets, and broeades required for the same.

The Command with regard to the British manufacture of the fabrics extends to the various details of the gowns and includes all embroideries used in their adornment. These will likewise be carried out exclusively by British workers in England.

Her Majesty has invariably shown a practical interest in the manufactures of her country, and endeavored to further them in every way, and her gracious action on this occasion should be the means of inaugurating a period of trade prosperity such as has never been enjoyed before.

At the Coronation of the late King it was noticed that there was a considerable variation in the color of the Peeresses' robes, and it is interesting to learn that Messrs. Reville & Rossiter, Ltd., have made arrangements to obtain from Mr. Warner the correct shade of crimson velvet for the robes in question.

Specimens of this and of all other British fabrics may be seen in their showrooms at 15 and 16 Hanover Square by those ladies who wish to take advantage of it.



It is the "Dumpy" Woman

the short, stout one, who usually has corset difficulties. If you come under this classification, and you will be well aware of it if you do—why not investigate the

"P. C." "Le Parisien"

the corset that comforts. Adhering to nature's tendencies, it has also lines of grace and style, which will help you solve your dress problem for this Spring. "P. C" Le Parisien corsets are made in a large range of styles to suit every figure. Ask for your style at the corset counter.

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Think of a handkerchief *done up in a sealed packet*, not handled by others as the ordinary handkerchiefs are, fresh and pure from the manufacturer, ready for immediate use. That is what **HIGENA handkerchiefs** are.

HIGENA handkerchiefs come in both all linen and lawn—at prices to suit all pockets.

No. 1 Ladies,	3 for	15c.	No. 6 Gents,	2 for	15c.
No. 2 "	1 "	25c.	No. 7 "	3 "	25c.
No. 3 "	3 "	25c.	No. 8 "	2 "	25c.
No. 4 "	2 "	25c.	No. 9 "	1 "	25c.
No. 5 "	3 "	50c.	No. 10 "	3 "	50c.

Quality of all numbers shewn by loose handkerchief in each box.

All up-to-date dealers sell HIGENA handkerchiefs. 1

Wedding Superstitions.

THE bride of to-day is no longer the fearful maiden who anxiously listens to every adage of superstitious lore, lest by overlooking any one of its dictums she should call down on herself and her new life ill-fortune or calamity. She plans everything pertaining to the great event of her life with an eye to perfection of detail which in olden days would have been considered bad form. A few generations ago the attitude expected in the bride on entering the church was either that of blushing confusion or of pale and anxious nervousness. Not so our modern bride; self-possession marks her for its own. She steps out of the carriage carefully gathering up her trailing draperies, and on entering the porch of the edifice looks about for the person to whom has been assigned the task of spreading out the folds of the train to greater effect. She smilingly greets her bridesmaids, and, arrived at the end of the aisle, pauses, glancing back to see that they are all in readiness for the processional march. Superstition number one is therein violated, for an old saying was that, once arrayed in her bridal-gown, the bride must never look behind her till she again leaves the church. To go back still further in her preparations, it was supposed to be the height of ill-luck for the bride to try on her wedding-dress in its completed state. Now she prefers to leave nothing to chance, and so she goes to her dressmaker, not only to be fitted, but also arrays herself in it a few days before the event to see its full effect, even to the bridal veil and orange-blossom wreath.

Referring to superstitions at weddings, the wearing of black was at one time considered very unlucky at such a function—nowadays it is the most favored apparel; and Friday weddings were unknown; while a Saturday wedding—which formerly was, to say the least, avoided as foretelling that the wedded life would be of short duration—is now popular for weddings during the season.

Then, of yore the gift of pearls was said to portend that the giver would cause the recipient tears and sorrow; now a string of pearls is looked upon as the essential gift from a bridegroom to his bride. Opals were never given, except to those for whom the stone of ill omen was the "birthday stone," in which case it stood for good fortune. The modern bride tells her friends what is her favorite stone, and, as a rule, among her gifts of jewelery she will find many articles set with her "pet" gem.

Birthdays in Sweden.

IN this country children, however much they may enjoy birthday celebrations and gifts, are quite content to have them once a year, but the fortunate children of Sweden have three birthdays in the course of every twelve months. First, and most important is the real birthday, but the other two are also occasions for festivity and the presentation of small gifts. These two days are those whose names the Swedish boy or girl bears. For every day in the Swedish calendar has its own special name, besides the weekly name which it bears like the days of other countries.

Sometimes the parents give a child one name that is not to be found in the Swedish calendar, so that there is occasionally a sorrowful plaint, such as the one made by the little girl who explained, regretfully, to some American friends that she had "only two birthdays." "One of my names is Sigrid," she explained, "and there isn't any day for that."

Every day has a special name in the German calendar as well, and some of the names, allowing for the difference in language, are the same in corresponding dates in the two calendars. The observance of such "namesake days," however, is not by any means so common in Germany as in Sweden.

To American ears a statement such as that made by a little Swedish girl who was asked as to the date of her birthday, "The 15th of March, 22nd of May, and 19th of November," has at first a decidedly strange sound.



A SOCIETY DANCER.
Miss Preston, of Washington, who recently gave a "statue artistique" dance before the "400" of New York.
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FEEDING THE BABY.

The proportion of mothers, who are really capable of rearing their offspring is nowadays rapidly decreasing. But it is equally true that more mothers would find nursing possible if earnest effort were made in this direction.

A tranquil life, plenty of plain nourishing food, including milk, regular exercise in the open air—by slow walks—are essential conditions to be observed by those who desire to be healthy nursing mothers. For those mothers who are able to nurse their children, Benger's Food prepared as directed is highly recommended and largely used for assisting and maintaining the natural supply of breast milk. It is especially valuable for taking during the night when an easily assimulated food is required.

Mixed with *fresh new milk* Benger's Food, by reason of a second natural digestive principle contained in it, also modifies or partly digests the milk. It is, therefore, a self-digested food. Prepared as directed, it is a complete food in the form of dainty and delicious cream, rich in all the food elements necessary to maintain vigorous health.

But the best feature of all to the mother is that Benger's Food can be adapted to even the youngest child's needs by suitable preparation. The nicety of adjustment possible assures a diet approximating in character and value that of mother's milk and one on which infants thrive.

Doctor's everywhere recommend Benger's Food and every druggist sells it.—Advt.



THREE STRIKING HAREM SKIRTS.
These models of the harem skirt are for indoor wear, and show clearly the Oriental origin of the fashion. They are designs by Paul Poiret, who has been the chief influence in introducing the style.
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to use the best sugar—because poor sugar means poor cooking.

St. Lawrence Sugar

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Ask your grocer for a 20 lb. bag of ST. LAWRENCE GRANULATED—also sold by the barrel and in 100 lb. bags.

The St. Lawrence Sugar Refining Co. Limited
MONTREAL. 32

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WORLD RENOWNED FOR QUALITY & VALUE

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SOME OF OUR LEADING SPECIALITIES:

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Dinner Napkins, ⅝×⅝ yd. $1.42 doz. Tablecloths, 2×3 yds., $1.06 ea. Linen Sheets, 3×2 yds., $5.04 pair. Hemstitched ditto, 3×2 yds., $4.20 pair. Hemstitched Pillow Cases, 20×30 in., $1.20 pair. Frilled Linen Pillow Cases, 66c. pair. Linen Huck Towels, $2.10 doz. Glass Towels, $1.08 doz. Kitchen Towels, $1.56 doz.

Embroidered Linen.
Afternoon Teacloths, from 94c. ea. Sideboard Cloths from $1.32 ea. Cushion Covers from 48c. ea. Bedspreads for double beds, from $5.04 ea. Linen Robes, unmade, from $3.00 ea.

Dress Linen.
White and all newest shades, 45 in. wide, 37c. and 48c. per yard. Union Linen Poplin, in all new shades and white, 27 in. wide, 27c. per yd.

Handkerchiefs.
Ladies' All Linen Hemstitched Handkerchiefs, 70c. doz. Ladies' Handkerchiefs, hemstitched and embroidered, from $1.66 doz. Gent's Linen Hemstitched Handkerchiefs, $1.26 doz.

Underclothing & Laces.
Ladies' Nightdresses from 94c ea. Chemises trimmed embroidery, 56c. ea. Combinations, $1.08 ea. Bridal Trousseaux from $33.48. Layettes, $14.28. Irish Lace goods direct from our own workers at very moderate prices.

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Gentlemen's Collars, made from our own linen, from $1.18 doz. Dress Shirts, matchless quality, $1.42 each. Zephyr, Oxford, and Flannel Shirts, with soft or stiff cuffs and soft fronts, at manufacturers' prices.

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You'll never be disappointed with the coffee you make, if you use Symington's Coffee Essence. The flavour cannot be detected from that of the best freshly-roasted coffee, while its economy and ease of preparation make it a necessity in every home.

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contains as much nourishment as beef that would cost three times as much.

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We are prepared to show you all the latest styles now in vogue for Spring. The varied designs in FROLIC CURLS are exceedingly handsome. We invite your inspection of these goods.

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" Sideboard Covers.	"	.56
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" Toilet Covers	"	.86
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Night Dress Cases	"	.55
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IRISH LINENS

44v, Bedford St., Belfast, IRELAND.

Illustrated Catalogue on receipt of Postcard to WALPOLES' 173 Huron Street, Toronto.

Every woman has some little plan for recording her household expenditures.

A bank book will fit into every such plan and simplify the records—saving time and the trouble of preserving receipts.

Open a checking account.

THE TRADERS BANK of CANADA

Capital and Surplus, $6,650,000

Belle Mart Ice

Beauty and Beauties.

THE power of beauty has been recognized by every poet, artist, and other man or woman of sense, and more especially the power of beauty in woman. It is very amusing, indeed, to hear men denouncing the vanity of women, when all they require of a woman is a good complexion, a sufficiency of hair, and an Odol smile. Marriage has been the only learned profession for women of decent birth until recently, and their concentration on the toilet is traceable to the fact that personal beauty was the only requirement in that profession. Vanity, of course, accounts for much; but that is not a monopoly of either sex. Although the laces of the Cavaliers and the peachbloom satin of Goldsmith have gone their way, there are still colored neckties and shirts on which interest may be expended.

But beauty in women holds a unique place in the world's history. It has plunged nations into war, has cut the map of the world into jig-saw puzzles, has given us some of the greatest masterpieces in every art, and yet it is as changeable as any fashion, as uncertain as an English June.

Helen of Troy and Cleopatra will forever reign as the two types of mortal beauty, just as Venus will of immortal; and this is because we have no portraits of them. They have aroused the ambition of painters and sculptors, whose efforts we accept or reject in precisely that degree wherein they please us. If we do not like a painter's Helen we give him the responsibility and reject her. We glory in the beauty of the famous Venuses of the old sculptors because we would love to think that Venus was like that; but we have a haunting fear that she was not. As for Helen, we know she was—

Fairer than the evening air,
Clad in the beauty of a thousand stars.

would not even a Praxiteles disappoint us after that?

The famous beauties of the world are wise when they leave no portraits of themselves. Take Marguerite of Valois. She was an immoral, dishonorable, criminal, scheming, unscrupulous villainess; but she was dowered with such charm that there was not a goaler or an enemy she could not charm when she tried; no, nor a woman, not even the wives of her lovers. Men came from every country, taking year-long journeys, only to see her; and went away, after a little glimpse, saying they had "seen loveliness itself." Then one sees her portraits. Too much forehead, not enough eyebrow, a straight nose and expressive mouth (in one picture a lovely mouth)—and that is all. Mary Queen of Scots was very lovely; three kingdoms battled because of her beauty; and yet her pictures leave one cold. Fouche said her portrait showed every trait of the lowest criminal type. That was before he knew whose picture he criticized.

The beauty of one age is scorned of the next. The loveliest girl in Christendom would have been considered hideous until the last century if her hair had been red. Lord Holland, in an enthusiastic eulogium on the beauty of Lady Sarah Lennox, catalogues the item "little eyes." Even to-day it is considered beautiful in some countries to be very fat, in others to have a thick nose and lips like feather beds. Considering that beauty is the eternal white magic of the world, it is extraordinary how its essence eludes us. We cannot be sure of it. It is like a [illegible] whose reflection we worship [illegible] nded mirror.

Before this ve[illegible]ess are performed endless [illegible]; even now and then, bloo[illegible]ngs. Women confine thems[illegible] powerful engines, which [illegible]lowly pressed every organ in [illegible] their bodies out of place; or toddle about on 2½-inch feet, whose shapeless bundles bear witness to childhoods of torture; or und[illegible]operations on their skin [illegible]ke even doctors blanch to [illegible] they will pinch and screw and deny themselves food in order to buy dresses that shall enhance their good looks; they will sleep in a messy mask of creams and pastes, wear their hair a yard high and sleep sitting up, hop in a restricted sack beneath a hat that would do for a raft—these and endless other devices they will adopt, in order to be beautiful.

In the reign of Charles II. an act of Parliament was passed to this effect:

"All women, of whatever age, rank, profession, or degree, whether virgins, maids or widows, that shall from after the passing of this act impose upon and betray into matrimony any of His Majesty's male subjects, by scents, paints, cosmetics, washes, artificial teeth, false hair, Spanish wool, iron stays, hoops, high-heeled shoes, or bolstered hips, shall incur the penalty of the laws now in force against witchcraft, sorcery, and such like misdemeanors, and the marriage, upon conviction, shall stand null and void."

That delightfully naive measure was revived only two years ago, when Assemblyman Glenn introduced to the Legislature of Georgia a bill re-enacting it almost word for word, except that "V-cut waists" (pneumonia blouses), "lace, and variegated, drop-stitched, or rainbow hosiery" take the place of Spanish wool and bolstered hips, while the bill goes on: "or by any other deceitful means or artful practices, the marriage, upon conviction, shall be null and void." But where is the Parliament that can put down the only universal religion we have? Patches and powders could never have flourished if the power of beauty were not great enough to legalize even open artificiality. Beauty specialists would not swarm among us if even the badly-off did not realize that they cannot afford not to be beautiful.

And yet not for the space of one generation are we agreed upon the nature of beauty. We all serve it, worship it, and sacrifice to it, but we know it not.

From London Truth



MRS. HUMPHRY WARD.
The English novelist, as she appears in T.P.'s Portrait Gallery.

The Captain's Tale.

"IT was back in 1883"—
The Captain thus began—
"That first I hired this Hank McGee
To be a handy man.

"He wa'nt no good at swabbin' deck,
And reefin' made him faint;
But, by the Hootin' Holes o' Heck,
How Hank McGee could paint!

"At landscapes red or landscapes blue
Or landscapes green or brown,
Was nary artist ever grew
Could paint our Henry down.

"He decorated all our bark
With scenes from naval life,
With winter views of Central Park,
And portraits of his wife.

"He painted on our sheets and shrouds
That spread across the foam
Bright landscape scenes with trees and clouds
Remindin' us of home.

"We seen the farm we used to know,
The well-curb and the stile—
Plainly we heard the roosters crow
'Twas all so natterile.

"Thus as we sailed from port to port,
From Maine as far as Greece,
Our gallant bark became a sort
Of floatin' masterpiece."

The Captain scratched his powerful nose,
His voice grown strangely low:
"'Twas off the southern Barbados
The storm began to blow.

"The sea she hit us crool and hard
Amidst the thunders dull,
And ripped full twenty-seven yard
From off our gallant hull.

"No ship could live in such a gale;
We thought our end had came.
We all stood up with faces pale,
We all sat down with same.

"But while in terror huddled we
Our timid feet so cold,
That able painter, Frank McGee,
Was workin' in our hold.

"Full ninety feet of canvas sheet
He daubed with colors dull
On which he drew a portrait true
To represent our hull.

"And when the job was done in style
With joy we gave a cry—
That paintin' was so natterile
It plum deceived the eye.

"So straightway every honest soul
That painted canvas grabbed
And nailed it taut acrost the hole
The angry sea had stabbed.

"When, lo! our vessel smooth and sleek
She ceased her goin' down,
Our gallant hull she ceased to leak,
Our crew they ceased to drown.

"And then, like sunlight's happy smile
The Truth it burst on we—
That paintin' was so natterile
It plum' deceived the sea!"

("Well, I'll be blowed!" the bos'n cried,
Addressin' of the crew,
Who answered with a certain pride,
"We also will be blew.")

"Since then," declared the Captain smart,
"I've made this gen'ral rule:
In deep-sea sailin' give me Art
Of the Realistic School.
"Though Art may stir Emotion's tips
And elevate the race—
For pluggin' holes in leaky ships
It also holds its place."
—Wallace Irwin in the Century.



The English music hall art [illegible]A, the Princess the week after next.

[illegible] over-marquis-ace.

How Napoleon was Spanked

WHEN in exile at Elba, Napoleon told a story of how his mother spanked him.

One day, it appears, his mother's mother was hobbling along the street in Ajaccia, when Napoleon and his sister Pauline followed the old lady and mimicked her. Their grandmother turned and caught them in the act.

She complained to Madame Letitia Bonaparte. Pauline was at once spanked and disposed of. Napoleon, who was out in his regimentals, could not be handled, since his uniform was as sacred as the flag. But his mother bided her time.

The next day, when her son was off his guard, she called out: "Napoleon! Napoleon! Quick! You are invited to dine with the Governor!"

Whereupon the future emperor ran to his room to change his clothes His mother quietly followed, and when she judged that the proper time had come rushed into the room, seized her undressed hero before he guessed her purpose, laid him across her knee, and belabored him earnestly with the flat of her hand.

Murray-Kay, Limited

Murray-Kay Millinery

(Exclusiveness without extra cost)



Beautiful show rooms, double the size they were last year, and equipped with every improvement that could be thought of to make inspection of the assembled Millinery easy.

A staff of salespeople well instructed in the requirements of our clientele and in the modes of the day, and, perhaps, more important than either, a very large assortment of the newest hats for spring, fresh from Paris, London, and New York. These are the irresistible attractions of our Millinery Department this spring.

In the selection of the new models, our buyers were careful not to overlook a feature of prime importance, viz., exclusiveness, and we doubt if among the thousand and one hats displayed in our cases any two can be found exactly alike.

In the matter of price, a word may not be out of place.

We realized months ago, when decision was made to double our selling space, that the greater volume of trade is done in hats at popular prices, and to meet this demand our European buyers were instructed to include hats that could be sold at such prices as the majority of people can afford to pay. This has been done without departing from the well known policy of the house for carrying only Millinery distinguished by good taste and refinement. We extend to you and your friends a cordial invitation to come and see, examine and compare.

MURRAY-KAY, Limited
(W. A. MURRAY & CO., Ltd.)
17 to 31 King St. E.

ARMSTRONG DREXEL, the well-known aviator, was dining with some family friends at the Philadelphia club in his ancestral city. A rather doubtful compliment was paid Mr. Drexel on his flying, and the young man neatly replied: "You make me think of the beauty doctor. A lady from Grosvenor Square visited him, and the man said to her: 'After three months of my treatment, madam, nobody will dream you're over forty-five.' 'But, doctor,' faltered the lady, 'I'm only thirty-two!'"

AN INEXHAUSTIBLE SOURCE OF ENJOYMENT.

Few people realize the immense value of a self-playing piano in the home. It is an inexhaustible source of enjoyment not only for one but the whole family, it is an educator in that you can familiarize yourself with all the world's music, the newest as well as the old and *play it yourself*. What benefit have you from a silent piano in your home? A self-player is always at your command, you need wait for no one to play for you.

The best player on the market to-day is the Gerhard Heintzman; don't put off seeing this wonderful instrument at the firm's new salesrooms, 41-43 Queen St. West, opposite City Hall.

DAYS such as these,

tiring and enervating, a woman is apt to welcome any assistance in her housecleaning. Send the washable things to us. Curtains, bed linen, furniture coverings, etc. They can be entrusted to us with certainty as to satisfactory results. Your articles will return fresh, clean and sweet-smelling that only thorough home-like methods could impart. Telephone Main 1580.

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MEYER'S PARLOR EVENTS
DURING WEEK

Monday, March 27—The semi-monthly dance of the Indians, 8:30 to 11:30.
April 1st—The weekly Sunnyside Saturday dance.
AFTERNOON TEAS DAILY

SUMMER IN NORWAY

I am forming a party of 8 young ladies to visit the Land of the Midnight Sun. Applications received up to April 15th. Highest references given and required. Address MISS PROUDFOOT, 219 West 57th St., New York.